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BY

HERBERT A. BOSCH

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FIRST EDITION

To

MY PARENTS

Whose Stewardship of Life

has been guidance, encouragement and inspiration,

these pages are gratefully

dedicated

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Part One

REACHING MEN, THE CHURCH'S PRIMARY RESPONSIBILITY

Chapter I

The Worth of the Church

Shortly after the Russian Revolution, at a time when the red menace in the United States was feared, a cartoon in an American publication depicted a Bolshevik as he surveyed the smouldering ruins of what had been his home. With grizzled face and tousled hair, he rubbed his hands in satisfaction, and a wild leer told that he was proud of his achievement. To him a passer-by came, and the conversation between them was to this effect:

"Whose house was this?"

"Mine."

"Why then did you blow it up?"

"There was a leak in the roof."

Although the intent of the cartoon had a governmental significance, and though the inference clearly was, that political institutions could be altered, if need be, without complete demolition, it has seemed that the comparison could be easily extended to include the Church. Criticism of the Church has been harsh, attacks on the Church have been sharp; its lawless destruction has been

demanded because it has not been flawless in operation. But such extreme measures for slight blemishes are folly, and the attempt to make the minor imperfections and deficiencies sufficient ground for its abolition is absurd: it proceeds without a recognition of the vital worth of the Church, and of the utter necessity of the presence of Christ in the life of mankind.

The religion of Jesus Christ, sublime and yet simple, is the most valuable and most practical philosophy in the world. Nothing to surpass it, and nothing to equal it, has been offered by those who would do away with the Church, the institution for "perpetuating the life of Christ among men," yet this pre-eminence is not recognized by its foes. Even the friends of the Church have failed to perceive the necessary character of the Church and of the teachings of Christ; they have been niggardly in its support, they have falteringly promoted its progress, and at times they have even aided and abetted the efforts of those who clamoured for its overthrow. The practical importance of the Church has not been patent to so many, and much criticism has been the result.

Now the very nature of the criticism testifies as to the value and the power of the Church. The world does not hate inferiors, it can be gracious to them. The world does not criticize nonentities; it can be lenient with them and dismiss them. And

the fact that the Church enjoys so much opposition from its foes, that it suffers attacks even from some well-meaning friends, is a tribute to the worth and the value of the Church. If a previous intellectual day demanded an apologetic for the truth of the Christian faith, the present materialistic age probes the worth of that Christian faith and questions its practical utility. It may grant the historic truth of Christianity, but it questions its moral authority. The influence of the Church is felt in its restraint of perilous and pernicious freedom, and the attempt is made to overthrow the régime of New Testament principles by discrediting and obscuring the contributions of the Church to the individuals of the day, and its service to modern society; by denying the dependence of mankind on the sheltering arm of the Church.

That the Gospel is indispensable and that the Church is necessary to life are not only the hasty opinions of churchmen, but the firm convictions of countless thinkers, who have pondered the question. The Church of Jesus Christ as an institution, and the religion of the Man of Galilee as both power and product, seed and fruit of the Church, possess in themselves a value beyond measure. Educators, scholars and statesmen, physicians, surgeons and scientists, industrial giants, financial geniuses and business leaders, musicians,

poets and artists swell the chorus of those who voice the infinite worth of the Church, without which Christian civilization would crumble and culture become a fantastic ruin.

President Coolidge says: "Our government rests on religion. It is from that source that we derive our reverence for truth and justice, for equality and liberty, and for the rights of mankind. . . . The government of a country never gets ahead of the religion of a country. There is no way by which we can substitute the authority of law for the virtue of man. Peace, justice, humanity, charity—these cannot be legislated into being. They are the results of a Divine Grace." This statement is in admirable harmony with the more familiar: "We do not need more national development, we need more spiritual development. . . . We do not need more government, we need more religion. . . . We do not need more of the things that are seen; we need more of the things that are unseen."

Roosevelt's views on religion are well known, and his reasons for "church going" have received great acclaim. Wilson's succinct "Unless our civilization is redeemed spiritually, it can not endure materially" comes to the heart of the matter and predicts the awful fact of doom, if religion is to be discarded.

In his "Fundamentals of Prosperity," Roger

Babson's analysis of the service of religion and of the good offices of the Church of Jesus Christ sketches the worth of the Church, as he exposes the fallacy of materialism. He says: "The need of the hour is not more legislation. The need of the hour is more religion.

"We have gone daffy over things like steam, electricity, water power, buildings, railroads and ships, and we have forgotten the human soul, upon which all of these things depend, and from which all of these things originate. . . . The greatest source of undeveloped power in America is the soul of man. . . . The great need of the hour is to strengthen this human foundation.

"To religion we owe our civilization, and to the Church we owe our religion. All there is in the world to-day that is worth while comes from men filled with, and from groups actuated by these fundamentals of integrity, faith, industry, brotherly love and those other factors, which come only through God. The Church to-day deserves the credit for keeping these factors before the nation. The people of America have not the bankers to thank for their security and prosperity, but rather the preachers and the churches. To these men we are obligated for our growth and development.

"It is the Church which has created America, which has developed our schools, which has created our homes, which has built our cities, which

has developed our industries, which has made hospitals, charities, and which has done everything that is worth while in America."

Other authorities could be quoted, but such a list would become a lengthy compilation of what leaders in the world's thought have said concerning the Church of Christ. But, though they are omitted, the statements of master minds and master souls ought to have more weight than the profane jests and the ribald utterances of captive minds and servile souls, many of whom to-day wish to be heard. Renan was not a believer; but his sincere study of the Gospels lifted him to loftier heights than mockery and ridicule. The very attitude of the twentieth-century scoffer betrays the superficiality of his knowledge and the pseudo-superiority of his ego.

But the worth of the Church and the merit of Christ are not only appropriated by those specially endowed with mental gifts. The ordinary man finds in Christ the Saviour of the world, and recognizes the Church as the servant of the Heavenly Father. For this reason he sings to the One:

"Other Refuge have I none,
Hangs my helpless soul on Thee."

and of the other he feelingly says:

"I love Thy Zion, Lord,
The house of Thine abode."

For him the Church and the Christ are inseparable, and their great benefits are recognized by him as well as by the man with keen intellectual insight. And though they see that many institutions in life accomplish an incidental good, they perceive that the Church alone is essential to life. The Christian soul has always known this word of Christ to be true as applied to himself, "Except ye abide in me, and I in you, ye can bear no fruit." He has also entertained notions that this word of Christ permitted of wider application, and now world leaders are standing with him on the brink of the recognition of the truth, that the word of the Master, "Without me ye can do nothing," also signifies the world.

The ever widening circles of human life must feel the touch of Christ, if they are to be salvaged. Louis Pasteur is only one of millions of whom it was said, "His benefactions emerged from his spiritual visions." The home needs Jesus, the ever present guest; education and culture must feel the light of His truth; the arts and the sciences must know the power of His influence. Business and industry must look to Him for a solution of their problems, and states, nations and the universal civilization must pass before His scrutiny.

If "Christ's name is above every name"; and if "at the Name of Jesus every knee should bow, ... and every tongue confess that Jesus Christ

is Lord, to the glory of the Father"; if Christ is "the Sun of Righteousness with healing in His wings," to the truth of which prophecy nineteen centuries of history testify; what is the value of the Church, with which Christ is identified, what is the worth of the body of which He is the Head? The answer is, that the Church embraces values beyond the limits of human computation, and that these depths of the riches of God are not fathomed by the sounding of our finite appreciation.

Chapter II

The Work of the Church

If thinking men recognize the worth of the Church; if the devoted members of the Church receive its ministrations with the conviction that it brings them their highest good; and if the careless and indifferent turn to the Church in the crises of life why does not this truth receive wider circulation? Why are not the practical applications more clearly made? From the financial viewpoint the natural question is: Why is the support of the Church so meagre? Why are Church contributions so insignificant and only an infinitesimal part of expense for other things?

The answer is, that the worth of the Church is underestimated; and its low appraisal is because of the fact that its work has become obscured. The business of the Church seems to be with minor matters. Projects of major importance are forgotten. Side issues engage too much time and demand too much effort. Vital work is tabled for future reference, if it is recognized. The petty and the trivial, the accidental and the accessory

have arrogated to themselves positions of momentous importance, and much "church work" today has as much connection with the real mission of the Church as the paper jacket of a book influences its message. The effort to "keep things going" and to administer the organizations of the Church requires so much of the pastor's energy, that he must contend with himself to get time for study, and neglects the field of pastoral visitation. Tinkering with the church machinery, he cannot find occasion to minister to people directly, and the result is, that neither he nor the machinery consistently reaches men and women. "The care of Souls" has been relegated to the background by men with the "go-getter complex," and pastors lose the human touch because they do not enter intimately into the life of the souls of the parish.

The chief offender in befogging the issue and in obliterating the real work of the Church is the money problem. It consumes so much time, it dissipates so much strength, yet getting money is not the aim of the work of the Church. The Church does need funds, but snaring dollars is not the occupation to which the Church is called. Nevertheless so much church activity revolves about dollars and cents, that oftentimes the real mission is not attempted or even comtemplated.

What then is the real work of the Church? The

Church is a divine-human institution, with a Divine Gospel, Power and Life. It is a human institution because its work is with human souls, sinful and in need of a Saviour. In reaching the human objective with the divine content of its work, the Church preaches the Word and administers the Sacraments, that the riches of grace and mercy in Christ may be brought to man. The Church seeks to win souls for Christ; it strives to reach persons with the wealth of Christ. It has a human personal objective, therefore, and it aims to bring to man the divine wealth of the Objective Personality of Christ, full of grace and truth.

The Gospel of God in Christ is the only reason the Church has for its existence, and its sufficient vindication. Its divine mission and only business ever involve the personal equation. In the conduct of its business the Church will need funds, but funds play a part and are legitimate considerations, only as they advance the interests of the mission or business. The primary concern of the Church is persons, because they are the end of its work; a secondary consideration is the purse, because money is only a means to that end.

Yet from the behaviour of the Protestant church member, from the programs of the official church organization, from the leadership of a large part of the ministry, who would realize that

the Church aims to minister to people the riches of God's Grace? Is not the machinery of the Church lubricated and operated for financial purposes only? Does not the vast majority of "Church work" connote some mercenary propaganda? Do not Church members look askance when their services are requested in "personal work"? Ought not the Church, therefore, for its own sake, and for the spiritual well-being of its members realize more clearly its real task, and the relation of money to that work?

The Lausanne Conference of Faith and Order (August 1927) has the following statements to make concerning "The Church's Message to the World,—the Gospel," (Report of Section II) which ought to impress Church leaders with her real mission in the world. It declares:

"The message of the Church to the world is and must always remain the Gospel of Jesus Christ."

"The Gospel is the joyful message of redemption, both here and hereafter, the gift of God to sinful man in Jesus Christ. . . . The Gospel is more than a philosophical theory; more than a theological system; more than a program for material betterment. The Gospel is rather the gift of a new world from God, to this old world of sin and death. . . . The Gospel is the prophetic call to sinful man to turn to God, the joyful tid-

ings of justification and of sanctification to those who believe in Christ. . . . The Gospel brings peace and joy to the heart, and produces in men self-denial, readiness for brotherly service and compassionate love. It offers the supreme goal for the aspirations of youth, strength to the toiler, rest to the weary and the crown of life to the martyr.

"The Gospel is the sure source of power for social regeneration. It proclaims the only way by which humanity can escape from those class and race hatreds, which devastate society at present, into the enjoyment of national well-being and international friendship and peace."

These words clearly indicate the work of the Church to be a Divine enterprise with a personal objective,—and the mere recital of the specific task impresses at once with the abiding worth of the Gospel. That this Gospel is committed to the Church, the Report of Section III, (Lausanne) "The Nature of the Church" also testifies—"The Church is God's chosen instrument by which Christ through the Holy Spirit reconciles men to God through faith, bringing their wills into subjection to His sovereignty, sanctifying them through the means of grace, and uniting them in love and service to be His witnesses and fellow-workers in the extension of His rule on earth until His Kingdom come in glory."

The work of the Church is therefore clear. Its prime vocation is not to be invalidated or thwarted by an over-emphasis of an auxiliary operation. Money must retire from the garish spot-light into the shadows of comparative obscurity, and while there compose itself to play a minor and not the leading part. Furthermore, in the process of readjustment it must also rid itself of much cumbersome and useless paraphernalia, and discard many obnoxious and even noisome practices.

A crude illustration may indicate the nature of the financial problem; it states what ought to be corrected, if the process of reconstruction is not at once plain: Coal that is deficient in thermal units must be replaced by a better grade of fuel, if it is to give satisfaction. But the possibilities of improvement are not exhausted, and the spirit of worship is not furthered as it could be, if the coal bin and the furnace still remain in the chancel. They must be put where they belong—in the cellar and out of sight.

So also with the money matter. Not only must we improve upon our methods, but we must put the financial machinery where it belongs, in the background, where it does not obscure the real work of the Church. If, then, coal bins in the chancel are architectural absurdities, let us hope that auction blocks and other financial furniture in the chancel will appear equally incongruous; let

us hope that the monetary monstrosities, as we now find them, will soon become obsolete. Money shall be put to an exalted use in furthering the work of the Church; therefore, "Let all things be done decently and in order."

Chapter III

The Place of Money in the Church

In the light of the opportunity for serving the Lord Jesus Christ, and of bringing Christ to others, the place of money in the Church becomes apparent. Money becomes a means to an end, and its importance becomes secondary. It is by no means "the root of all evil" as the misinterpretation of Scripture would imply, and the widespread opinions based on this incorrect quotation, that "the pastor should not bother with, or be bothered about the financial affairs," that "the worldly matters, money, should not concern him," have no plausible foundation.

Church Finance is a means to achieve the spiritual aims of the Church. As a department of the work of the Church, familiarity with it is part of the pastoral office, as much as knowledge of any other phase of church work, and to it the minister must give his supervision even as he does to other things. In the Sunday School the minister need not teach the primary classes, nor need he be its superintendent, but he must know its progress and be a

factor in its oversight and in the determination of its policy. So with the financial situation; the minister need not know all of the details, he need not do the work of the financial secretary, but he must be acquainted with the general situation, and he ought to be a leader in determining the financial policy. No part of the work of the Church, of the business of serving the Lord Jesus Christ can be termed "secular" and therefore the exclusive field for lay activity in the Church; and the money problem is surely a task, to which he must give some of his time.

Whenever the attempt is made, therefore, by well-meaning members of the church to "exclude" the minister of the church from any participation in its financial program, it is clear that the improper conception of money as "worldly" controls their minds. The truth of the matter is, that the position of money as a secondary means in the work of the Church must be clearly defined, and no one ought to be better fitted for that work, than the minister of the church, whose leadership is to guide the destinies of the flock for a time. Recognition must also be given the fact, that much desire to "eliminate" or "excuse" the minister from the financial program has no objective impersonal reason; it is often motivated by the subjective and personal fear, that he will learn of the extent of the contribution of the one, or of the

other, and will therefore move to have that contribution increased. Just how much of the attitude of laymen, "We'll attend to the financial matters of the church" is caused by this fear, and expresses their wish for "safety first"?

If the minister can not neglect the money issue because of its importance, it can not become for him and for the church organization their only effort. Finances are still a secondary consideration; the primary objective is people, souls. Yet the emphasis upon money, the prominence and the dominance of the church financial machinery, often cumbersome and inefficient, readily create the impression that "the Church is only after the money," and many prospects regard their earnest solicitation to become members of the church as evidence that contributions are needed to help the church organization foot its bills. What is secondary, becomes for many churches of primary importance, all because the personal objective is blurred by the bulk of the money machine. Do our churches think more of the money needed to conduct a church program, than they do of their duty to reach souls with the message of the Gospel? Is money the chief and often the only concern? We have our canvass for money, in which the lay power of the Church splendidly struggles with the financial problem. But where are the canvasses for men and women, in which the same

lay forces attempt to achieve an evangelistic service with a personal objective? Church officers of the more progressive kind have their fingers on the financial pulse of the congregation. But are they vitally concerned about its very heart, the spiritual life of the membership? Who other than the pastor applies the stethoscope to diagnose the sickness of the soul, which undermines the Christian constitution?

Boards and councils discuss ways and means for securing needed funds, that bills may be paid, but such things as attendance, and definite Christian service by the members are little mentioned, and the whole spiritual life of the church is delegated tacitly or loquaciously to the pastor as his business alone. In addition, there is the constant hue and cry for help, due to the lack of adequate support for local, state and national church work; there is the recourse to obnoxious methods and pernicious devices to raise money, which are at once futile and harmful; and these things with the constant agitation on the subject combine to over-emphasize the money problem, and to throw the spot-light of public attention on this secondary phase of church work alone. "Money" has been so widely heralded and press agented, that it becomes for many the first and only aim of church work, distasteful indeed to non-members, discouraging to the weak, while the faithful regard

the matter as a necessary evil and affliction, a cross patiently to be borne.

If money in the Church is only a means to end, and even if it has enjoyed an attention out of proportion to its real importance, it must not become the sole standard, by which all results in the Church are judged. It is not the yard-stick of service, and should never be the only qualification for individual membership in a congregation. Theoretically money is not the only condition upon which church membership hinges, but actually the principle is violated in the practice of many churches: as long as people pay their dues, they are members; when once the contribution ceases, they are dropped from the rolls. (Are not "losses otherwise" the result of this practice?)

Money is not the measure of pastoral success, for the financial work of the church is only one of the many items to which the pastor must give his attention. His failure, therefore, to be adept with figures and to be skilled as a "money raiser" ought not to be considered as a disqualifying deficiency. A pastor is preacher, teacher, administrator, executive, sales manager, salesman, publicity director, personnel director, young people's leader, and at times a host of other things from janitor and choir director, to Scoutmaster and printer, besides being his own stenographer and clerk, in the vast majority of cases. The business world,

therefore, able to employ specialized agents in every field and to hire clerks at will, cannot inveigh against the Church and against the clergy, for its lack of specialists in all departments of congregational life, when the business man of that business world in his church support does not provide the means for such added skilled labour, necessary to help the pastor cope with his multiplying activities. A minister, therefore, who too often must "tread the winepress alone where there is none to help" deserves fairer treatment than the opprobrious appellation "weak sister," "failure" etc., because of his inability to direct a financial campaign, or cope with a crisis, especially since the average church offers no clerical help, and the Church at large affords but little basic assistance. Financial wizardry, therefore, is not a requisite for the successful pastor,—but a knowledge of the situation is part of his working capital.

For the following very significant reasons the money question can not be dismissed with a wave of the hand:

1. There are many churches feebly struggling with financial obligations as with great burdens. These burdens wield a more sinister and depressing influence than their real import warrants. A revision of the financial system, involving more than good bookkeeping, enables them to cope with problems and opportunities, much greater than

the smaller routine difficulties that once loomed as spectres across their path. And when the financial problem is solved, others may be, if the secondary importance of the dollar is not forgotten. On the other hand, if the problem of finance is not solved, it will be a chronic irritant, demanding much futile waste of energy, and dampening the ardour of a church body, for any more aggressive spiritual undertaking.

2. There are many "wealthy" and "large" churches, which are not realizing their potential abilities in advancing the cause of Christ. They haphazardly pay bills; some few wealthy members are the financial guardian angels to relieve distress or prevent disaster, or the nominal cost of operation is distributed among so many members, that little effort is required and often none; in the benevolent enterprises of the church they meet their obligations as established by a minimum, but they do not play any great rôle in the wider field of church work activity, at all commensurate with their size. In fields white for harvest they cut no wide swath. If finances were understood and the principles of finance were made plain, the effectiveness of these congregations would be increased, their benefactions would be multiplied, for the McCormick reaper would replace the old binder, which barely lumbers along.

3. If congregations can not disregard the

money problem, the individual must come to an appreciation of things. The Christian must recognize an adequate portion of his means as the actual means and instrument to reach persons with the riches of grace in Christ; he must be told gently and firmly that money is not his, to do with as he pleases, but part of his life, for which he must render an account. The Church in her definition of "talents" must not overlook the fact, that talents originally were large sums of money, and her silence on the cash interpretation of the parable, and on the evidence of the modern check book, is not in keeping with the spirit of the Saviour.

The peril of covetousness is always at hand; the mighty sin of the materialism of this world has always been at enmity with God; wealth can become a deceitful evil and a false idol, upon which we set our hearts; and because of the snares of the cares and of the riches of this world, the Church can not permit her members to "do with money as they please" without earnest protest. If Christians are the Lord's, then money is only one among many other things that belong to Him, and all contemplated financial transactions are proposed appropriations, subject to His final approval.

Money has a secondary place in the Church. It is a means to an end. It assists the Church in

reaching men at home and abroad with the message of the Gospel; in making known to them the love of God in Christ for them and the health of salvation; in serving mankind with the social implications of the Gospel. This Christocentric basic of money in the Church, the fact that all money in the Church directly or indirectly is used in promoting the Gospel, the utilitarian and teleological conception that funds shall be used to accomplish the Divine mission of the Church among men, the confidence that money for Christ ultimately achieves an evangelistic service playing a part in winning others for Christ, will move us to consider money in its proper light, and will help us put the financial machinery of the Church in its proper place.

Chapter IV

Fundamentals of Church Finance

If in the activities of church life money is needed, it is well to ask from whom is the Church to receive this money? What is the source of the income? Obviously, the answer is that a church membership will supply the necessary funds. Theoretically this is true, but the fact is, that the cheerful givers and liberal donors are in the minority, and financial programs of the Church make scant headway, because the majority of church members has little or no conception of the spirit of giving. Instead of knowing its joy, they regard most contributions as a painful necessity, and every extra appeal is a pestilential nuisance if not a decided bore.

With the agitation necessary for financial programs, with the reduction in the last few years of gifts to benevolences among most Protestant bodies, a logical question is: Has the presentation of Stewardship been adequate? Has the correct interpretation of Stewardship been given, when so much of the financial problem remains unsolved? In many cases, the study of Steward-

ship has been stimulating and helpful; it has almost accomplished miracles,—but if the prominence and the bulk of the entire church financial machinery have slackened the speed of church work, and reduced its efficiency, a slight maladjustment within the machine itself has confused things and the principles and motives of Stewardship are not clearly defined or recognized as they should be.

The world needs Christ. He must be brought to the world, and the world must serve Him. Evangelism is our word for bringing Christ to the world. Evangelism is the application of the riches of Christ to the believer. Stewardship is the application of the riches and the resources of the believer of Christ. One means: Christ for man! The other means: Man for Christ! Together they are action and re-action; they are the sowing of the seed of the Word in the heart, and the reaping of the fruit of that seed in a consecrated life.

Evangelism brings the message: "This has Christ done for thee!" Stewardship presents the challenge: "What hast thou done for Christ?" and an appreciation of the former is necessary before the latter awakens any response. The declaratives of salvation must precede the interrogatives and the imperatives of service, a sequence which has not always been observed; and it is in the presentation of the facts of the Gospel,

rather than an insistence upon the demands of the Gospel, without a clear understanding of its facts; it is in the evangelical rather than in the legalistic approach, that the new Stewardship differs from its predecessor. Evangelism and Stewardship, broadly considered, are but the words of the twentieth century for Dogmatics and Ethics. If in John's words, "We love Him, because He first loved us!" then our own evangelization, the realization, "He first loved us" must precede any love on our part for Him. It must come before any Stewardship that we may render.

Christ's "Freely ye have received, freely give" develops the same thought. For the logical conclusion is that we must give much, indeed that we *will* give much, if we have received much. And if we do not give much, it is full proof that we have not received much, or that we undervalue that which we have received. We give little because in our own estimation we have received little, and no insistence, exhortation, cajolery or stinging rebuke will induce us to give more. We are of the opinion that "we have already done enough"; the Gospel for us is not the gem of Heaven, but a trinket and a bauble, and this distorted sense of values must be corrected before we thrill with the beauties of the "pearl of great price," and begin to make sacrifice for it.

It is only then that we contribute, and not

before. The purchaser of a home obligates himself for many thousand dollars. He exercises the severest economy and gradually reduces the debt, but his part in the transaction depends on his need for a home, on the value of that home to him, and on his desire to possess that which is of worth to him and his family. Similarly, in the Church, a man must be brought to the realization of his need, and the need of mankind for all that Christ supplies through the Church. And as the supreme worth of Christ, the Highest Good, the indispensable Personality and Power of Life, dawns upon him finally to blaze with full glory on his soul, his desires to retain and maintain that most precious possession, his eagerness to share it with others, will impel him to exert himself to a most faithful Stewardship.

The partial Stewardship of Christian life therefore, the feeble and often futile attempts at service, the mere gestures of puny endeavour, are results, not of our failure to delineate duties and to exhort to mighty acts; in that we have been explicit and even minute. But we have failed skilfully and artistically to portray the love of Christ, which of itself will awaken love in return, and the basic motive of Christian Stewardship and of Christian life has been neglected. In the words of the humorist, the Gospel has been "pounded" and not expounded; the Church has suffered because

only a partial Gospel, *i.e.,* duties, has been heralded abroad.

This partial Stewardship of so many Christian people is due to their partial Evangelization. Because Christ has been shut from vast regions of the soul, and because no aggressive effort has been made by the Church to gain Him admission there, that part of the soul does not know the love of Christ, and cannot love Him in return. Because He has been excluded from great sections of the heart, they have not been kindled by the "flame of sacred love" and do not burn for Him. Because so much of the individual personality does not recognize Christ as Lord, that part of the personality has not been enlisted in the army of Christian soldiers, and what should be a veritable volley of musketry from the massed units of an individual personality in the warfare for Righteousness, is only the scattering shot of a skirmish line, formed by distant outposts.

Only when the love of Christ is in the hearts of men can they give account of their Stewardship,—only then can they contribute funds for His work. "The love of Christ constraineth me" is the one motive and the only correct incentive for a Christian Life, the broadest conception of Christian Stewardship; and when the Church with all its wisdom and strategy emphasizes, repeats, and reiterates the evangelical appeal, will it experience

the truth of Christ's word, "I will draw all men to me, if I be lifted up." If we lift Him, Christ will, and we need not compel men.

This motive and desire must precede the gift. Yet often we put the cart before the horse. Not only that, but in the absence of any initiative and willingness to support the Church and further the work of Christ, we have no horse at all, for the propelling power to move the Church forward is missing. We appeal to those who have no relation to Christ, who are not interested in the Church, and their response is small. The Inter-Church World Movement was not supported by the "friends of the Church" as was confidently expected, because this factor was not taken into account. We try to secure subscriptions from our nominal members, not in any sense vitally concerned about the Church, strangers to its work, and we wonder why we fail. The contribution of a nominal member may be secured, but such giving is perfunctory and conventional, and becomes a mechanical performance. It may proceed from the motive of pride: to keep one's name on the books, —but such soulless giving, a characteristic of so many Protestants to-day, is of no moral value to the giver, and is generally of little commercial worth to the Church. And however we may strain and strive to secure larger contributions from them, the "high pressure method," the legalistic

tactics, the emphasis on Stewardship without a previous orientation of the principles of Evangelism, lead to no beneficial and permanent result.

If the contributions of such mechanical necessity are inadequate in support of any local church, they are worse when viewed in relation to benevolence work. Yet the fact is not considered that gifts for the service of Christ are impossible unless Christ first dwells in the heart. For, how can we give to others, what we do not have ourselves? How shall we be eager to announce the "glad tidings" through the agency of the Church, when our hearts do not first tingle with its real joy? And if "you can't get blood out of a stone," the Christian Church must recognize the truth of the principle applied to its own membership, and strive to instill the love of Christ in hearts, before attempting to secure expressions of such love from them in return. Christian institutions must no longer make the mistake of grinding stones to powder in the search for support, but with infinite patience and consummate skill they must labour and pray that the Spirit of God "will take the stony heart out of the flesh, and give a heart of flesh" in its place (Ezek. XXXVI, 26.) The Light of the world in men's hearts will cause their own light to shine; all possible friction otherwise will not produce the faintest glow or the smallest spark.

Within this statement lies the explanation of the gift of humble folk. Their gifts are greater than those of many well-to-do; they are far greater in proportion than those of the wealthy. Why? Because Christ has touched and filled their lives, and they in return are able to give something of value to Him. Christ means much to them; therefore they shall mean as much as possible to Christ. For this reason a woman with a large family, doing heavy washings weekly to augment the family income, can make contributions to the Church, which put others in moderate circumstances to shame; and a mere stripling, "making good money" can equal and exceed the gifts of those whose wealth is amassed and whose fortunes are assured.

And if the devout heart and the consecrated soul, one who knows the love of Christ, is most liberal in support of the enterprises of the Church, if such a one is generous to the point of sacrifice and self-denial, ought not the aim of the Church to be, to secure a more general and a greater appreciation of the Church, of the Saviour Jesus Christ, and of the offices of Religion? Is it not of paramount importance that the Church shall aggressively and intensively undertake its more complete "self-evangelization" before and as it summons in strident tones to a more efficient Stewardship? Yet apart from the formal preaching of the

Word, apart from a fragment of the program of religious education, what is the Church as an organization of individual members doing to achieve this end? How is the Church attempting to solve this problem? Is there not some method whereby this could be done?

Chapter V

A New Every Member Canvass

The Every Member Canvass *for members* is a partial answer to this question. If a canvass for funds is a factor in improving the financial situation in a church, which is but a means to the end of church work, a canvass *for people* may lead many to realize the personal objective and actual end of church work. If the financial program of Stewardship has been remarkably furthered by the combined effort of the lay power of any congregation, the purely spiritual function of Evangelism may be influenced and stimulated in the same manner. A canvass for members will bring some present members of the Church to a more correct evaluation of the Church, to a greater appreciation of Christ, because it not only aims to reach persons, but because it is an Evangelistic enterprise, laying the proper motive and the broad and deep foundation of Christian Stewardship. Such a canvass, called for convenience a "Visitation," is in reality the more important of the two because it concerns itself with the prime objective of the Church, persons, and it is only as the

Church or any institution gets down to its real business, that it will make progress.

The objection is raised: The canvass for money is a spiritual enterprise having a personal as well as a financial objective. Not only is financial support the aim of the canvass, but the enlistment of personal service is included in its scope. Theoretically these statements are true, but the usual Every Member Canvass, with the average canvassers, the ordinary instruction and the general lack of spiritual perspective does not accomplish this dual objective. It does not enlist the man and his money. It fails in this, because the dollar dominates the day, because the other things are obscured in the pressing need of the Church for funds, which being tangible, is more easily presented and more readily understood. The haste of the canvasser (he must hurry along!) leaves the impression, should that not be his own opinion, that the subscription is the chief and only thing wanted, and his inability to discern the importance of the personal service requested, a misconception for which the over-emphasis of finance is responsible,—leaves that phase of his visit at least unemphasized, if not unmentioned. Thus the regular canvass for funds attempting to combine the functions of a subscription enlistment, and a personal recruiting service, neglects the latter, and in fact accomplishes only the former.

A limited experience with the "double-header" canvass has shown the writer the inadequacy of the canvass as now conducted. Conversation with church leaders in various cities has brought out a similar view: that in the Every Member Canvass the personal element is almost entirely neglected. If others have had a more fortunate and a more satisfactory experience, they may face the question: Is it advisable to attempt a single canvass with a twofold purpose, when one of those purposes, even the one of lesser importance has always monopolized the field? And if an equivalent for the canvass is substituted after the Visitation is conducted, is the Canvass for Funds necessary?

It is true that members of a church ought to be eager to respond to the financial appeals which come to them, and gladly pledge what represents their ability to pay. The fact is, however, that they do not, and the cost of church support is not at all proportional to their other expenses. Finances in the church are spiritually "solid food," which is extremely unpalatable and indigestible to church members because of the fragile delicacy of their spiritual constitution, and they still have need, as babes in Christ, or adult invalids, of the milk of the Gospel, that stamina may be restored or even established. When this is supplied by laymen conducting a membership Visitation, the med-

icine is strikingly effective and the nourishment all the more potent.

Two distinct "canvasses" are therefore of great value:

1. A *Visitation* or Canvass for Members stressing the spiritual privileges, and reaching the personal objectives of church membership. From the viewpoint of the congregation it is an agency for "self-evangelization," which establishes the broad and proper motive for all Stewardship. It pleads for a recognition of responsibilities, for a greater consecration in service and for a more efficient participation in all church activities. It includes lapsed and inactive members in its scope, who are overlooked in the canvass for money, for the reason that "you can't get anything out of them"; it seeks prospects, and both the "dead wood" and unchurched are impressed with the spiritual privileges of the Gospel, with the great need of their souls for Christ. Surely such a Visitation is essential to church life. In this Visitation finances are to be rigidly excluded.

2. A Canvass or solictation for Funds, which gives the membership of a congregation opportunity to underwrite the expenses of a church in its local and benevolent program. This is an enlistment for service rather than a proclamation of the Gospel. It is a call to Stewardship, while the Visitation is the announcement of the Evangel.

The Visitation should be made the occasion for a definite decision as to participation in the activities of the Church. It must not be some vague appeal, to which any uncertain answer will suffice; it must not plead for "more co-operation," "more devotion" in general, but it must challenge with some definite summons, the very answer to which will enable one to realize his obligations more, and to deepen his own convictions.

If the Canvass for Funds aims to secure not "some money," but a definite pledge every week in dollars and cents, if this definite pledge gives point to the Canvass, then the Visitation must enlist personal service in a definite way, every day or every week. For it is far better for the Church, to have some and perhaps only a few agree to a fixed and definite proposal of high standard, than to have many or even an entire membership assent to a blanket appeal which means nothing.

The character of the appeal and its presentation should be such as to impress the member: an obligation is in hand, the fulfilment of which is expected. If any can comply with the conditions, the affirmative answer will be given. If their fulfilment is impossible, the corresponding indication can be made. The Church then has discharged a task; it has spoken in terms of challenge, and has conducted a virile, specific program, which has jarred the thinking of men, rather than an empty

generality, vacuous and void, without depth and meaning, which flits before the mind, calling no attention to itself, and therefore making an impression upon no one.

The Visitation may include as its objective: the definite and binding promise to attend the services of worship and the sessions of the Sunday School *every Sunday* for a specified period of time. If service clubs consistently secure 70-90% attendance at weekly luncheons, why cannot the Church secure the same attendance at its meetings when spiritual food is supplied? Why not? Because among other things few congregations have made the systematic attempt to secure an attendance of 100% or even 70-90% of its membership. They have assumed an attendance larger than 20-30% to be impossible, and have faint-heartedly made no constructive effort to build a larger audience for worship as an expression of lay force in the Church.

The Visitation may require its members to invite others to services; (what would cause a Church to grow more rapidly than a quiet persuading invitation to attend services, given to the unchurched by interested members?) to attend meetings or become members of the group organizations within the church; to establish the family altar; to read the Bible daily; to cultivate private devotions with intercessory prayer for

pastor and people, etc. Only two items, or three at most, should be included in the Visitation of any one year. The devout and alert Christian indeed does all of these things, and prizes these privileges highly. But a Visitation deals with the uninformed, the uninterested, the careless and the indifferent, with whom only slow progress can be made. Rather than demand too much at first, of those beginning to grow in grace, it will be wise to have them make simple beginnings and increase the responsibility as their vision and capacity develop.

The Visitors who are to engage in this work are to be as thoroughly prepared as the workers in the Canvass. If anything even more care and preparation should be given the Visitor than the Canvasser. The theme of the Visitation: "The Church needs you!" and "You need the Church!" can be presented by those who are interested in the Church, because they know what Christ does for them, through the ministry of the Church; and by those who are interested in winning souls because they have a passion for souls.*

*For outline see (*Church Business,* Richmond, Va. Nov. 1925)

Chapter VI

The Value of Visitation

The results of this system of formal visitation, followed by informal visitation among the members during the year, will be a revelation. The immediate reaction will be only helpful, the ultimate result of positive worth, and comments of the most favourable kind will be general. The following illustrates the common attitude:

The financial secretary of the congregation was a member of one of the teams of two, conducting the Visitation. After the words of greeting in the home, this visitor began, "Mr. X., we are here to see you about the Church!"

"Yes," said Mr. X., "I knew that, and I know what you want."

"What do we want?"

"You want money for the Church."

"No," said the worker, "we do not want money. We want you. We want you to come to church, to attend its services, to be an active member always . . . . You need the Church . . . . The Church needs you, and only as you try to value

the Church, will it mean more to you. The Church is interested in you, the Church wants you . . . . Come next Sunday . . . . and your many friends there will be glad to see you."

The effect upon that family was great; upon the congregation it was tremendous. The demonstration was made that the Church cared for persons, and that it did not wish to exploit them for their money. It gave a modern setting to the truth of the Apostle: "We seek you, not yours!" What indications are to be found in the average church that such is the case, and that it is vitally concerned about persons and their relation to Christ?

The entire trend of the work was for the best. Specifically the Visitation encouraged the faithful in their work: Many indifferent members were not hostile to the Church as was imagined. Carelessness alone was responsible for their inattention. It stimulated the disaffected to a greater participation in church activities: they had heard the same appeals before from the pastor, and perhaps from some one accounted "queer" for his religious fervour. But as this invitation came from laymen and women, there was no plea, which they could discount as professionalism, for it was based on the self-less interest of one in the cause of Christ, and in the souls of men.

New workers were enlisted: the extent and scope of the work made a large staff necessary,

and as many novices in church work beheld what others were doing so well, they realized how much they were capable of accomplishing. New members were secured: contacts were made with individuals who ultimately became connected with the congregation; and who were more readily assimilated into the Church, because of these social contacts.

Attendance at Church service was increased: many promised to attend faithfully and fulfilled their promises. Others came more often because of the evident earnestness of the personal invitation.

The organizations of the Church profited: the effort coördinated the work of the departments of the Church, and an increased attendance and interest were noted at the meetings.

The effect was greatest upon the individuals who worked. They had attempted to reach persons, they had made an effort to win souls for Christ, and besides the flush of success and victory, the inward joy of the Lord's was theirs. It gave them confidence in doing their own work (how many members of churches would gladly "serve" when called to do a work, were it not for an overwhelming "inferiority and inability complex," which paralyzes this endeavour?) It permitted them to feel the strength of the Lord working with them, it helped them test their spiritual

mettle when working with Him, and many lurking potentialities were brought to light, to the keen delight of all.

The single instance of evangelistic effort leads also to a more far-reaching result. A single campaign may mean nothing. But if followed up consistently, if Evangelism becomes a fixed motive and a definite aim, it will eventually awaken in many a desire that is evangelistic, and a habitual Evangelism will eventually be the happy and beneficial result. Not a dull formal mechanical evangelistic effort is implied in the evangelistic effort as a habit. But if prayer life includes the habit of daily prayer, that is naturally of daily occurence, so also the evangelistic impulse and desire must come to daily expression, and then will men, followers of the Lord Jesus Christ, tell men of the unsearchable riches of Christ, as often as they seek God in prayer. For in conversation the "evangelist" who aims to reach persons one by one, will find many opportunities to "speak a word for Jesus," which will make their profoundest impression.

And as this evangelistic consciousness and conduct of many become the plan, principle and practice of the congregation, the congregation will grow. It will prevent the waning interest of part of its membership, "prone to wander," from reaching alarming proportions. Such members

will have someone constantly to prod their laggard souls with thought-provoking, soul-searching questions. Those disaffected toward their duties will be prevented from dropping completely out of sight, and "losses otherwise," the weakness of all Protestant churches, will diminish as members thus edify one another consciously and constantly, and thwart the collapse of the house, threatened when members one by one slip away.

The problem of "assimilation" will be solved, because new members of the Church will have found a place at the services, in the Sunday School and in the church organizations, before church membership is conferred upon them, in addition to an understanding of what church membership means. By reason of the personal contact established with the personnel of the congregation they will be admitted into a fellowship that is real and not nominal. By reason of the evangelistic character of the personal contact, the basic reason for church membership will be presented and a newer conception will be theirs of church fellowship, which is divinely Christian and not merely humanly social. The new members will not be the accessions of one day, only to become the losses of the month succeeding or of the year following. The gains of a church will be real gains, not a neck-breaking recruiting effort to neutralize the losses that go on at a heart-breaking rate.

There are other factors in the assimilation of members, but the evangelistic effort of a membership solves the two most important phases. One who is "posted" about the Church and its mission, one who means to serve the Lord Jesus Christ in a congregation, will become an active member and a real asset to a church under any circumstances. From the moment of his reception into membership, he is as much a member as is any other, and will loyally serve.

On the other hand, he who appreciates the church but little, whose relation to the Lord Jesus vacillates, will have his sense of values enlarged as the personal interest and friendliness of a people are constantly manifested towards him and his family. He will feel at home in his new surroundings, because the honest and hospitable effort is made to have him be at home among his new-found friends.

Is it too much to hope that the 47,000,000 church members in the United States would achieve a greater net gain in membership than the 489,000 reported in 1925-26 by Dr. Carroll, with every congregation adopting a plan of Visitation Evangelism?

Chapter VII

The Time Element

Visitation Evangelism differs from some types of Visitation Evangelism already replacing the revival, but bringing with it some of the abuses of the old method. This is not the instantaneous "high pressure," sign-on-the-dotted-line campaign advocated by some authorities. The practice of swooping down on some office or home; of presenting the Church in fifteen minutes or two hours; of "selling church membership" in that time; of securing assent to the question, "Will you promise allegiance to the Lord Jesus Christ and join the Church?"; of admitting into church membership upon such profession and confession, this is not the method suggested, for that is inadequate and may yield a harmful rather than a helpful result.

The Gospel of Christ and the worth of the Church in promulgating that Gospel are not such simple things, that their truth and purport can be completely grasped or even sufficiently understood in a brief instant. A beginning of appreciation can be secured in a moment, an apprenticeship can be

begun in a second, but mature and deliberate reflection involving time must after all decide the issue. To cover the entire ground-work of Christian truth in a brief half-hour is impossible, and the attempt to do so has the tendency to minimize all that the Christian Church should mean. Vital issues can not be comprehensively presented in a short time, and the Church alone suffers, when it glosses over details of necessary information in the endeavour to do the whole job quickly.

Another objection to the "high pressure" methods lies in the fact that people move slowly. With but few exceptions they take time to settle things, the more important issue requiring the more deliberation. A home is bought after years of planning; a car is purchased after months of thought. Can the Church question and the religious issue be settled in the turning of a hand? Surely not, without jeopardizing the estimation of the Church in the minds of those who are just being impressed with its eternal worth. The psychological effect of too much haste, militates against the very thing we are trying to safeguard. The things of the Kingdom of God will not be the essentials to seek first, if they involve no more time or thought than the purchase of a new suit of clothes does for a man, of if they require less than does the selection of a new hat by a woman.

What this Visitation Evangelism can accom-

plish is not to secure immediate decisions,—of what good are snap judgments?—but to begin thought of a certain trend, and stimulate that thought in a desired direction. The personal solicitation, the informal persuasion, the casual conversation concerning the Church, is the unlimited unoccupied field of church enterprise, where the Church is securing little or no results. A business house reckons among its assets its satisfied customers, and in deft ways it capitalizes their good will. Similarly, too, in the interest of the Church and for the sake of Christ, the "satisfied customers" of the Church must be an asset to the institution, and assist in its expansion by reaching out to influence all possible prospects. This has been the method of the Church and is the secret of its progress; the laymen are obligated to do this service, and with enthusiastic organized effort they can accomplish much.

They are not to bear the brunt of the task alone; others will come to their help upon notification, and the agenices of the Church, the services of worship, the music, the preaching of the Word, the work of the pastor, etc., will complete what they have begun. But it is for them to secure an opening,—in this they must not fail, and thus enable the Church in its official, skilled and expert ministry to conclude that part of the work which is beyond them. The evident sincerity and

the genuine interest of the lay members of the Church in those who do not know the Lord Jesus Christ, are requisites for this task.

The selling profession relies on just this method in some of its work,—utilizing the recommendations and commendations of its friends in influencing prospects. People in the market for all kinds of household appliances, etc., are guided by the endorsement of their friends in making their selections. They want a "washer like Mrs. ——"; "a sewing machine but not like ——"; and the salesman, the professional, is constantly on the alert for such information. In fact, he solicits it, and once he has heard that good news for him, he makes his visit and sale accordingly. Why not recognize the value of such a method in the Church? Why not request the membership of a congregation to "tell others" the merits of the Cross, and thus give the officials and others vitally interested in winning souls for Christ, the same excellent opportunity? When they have made a beginning, they can "beckon to their partners in their other ship."

This plan systematically, energetically and aggressively adopted by a church membership would enable church officials to reach an increasing number of prospects. They could make their pointed appeals, to those who have been surprised into some straight thinking on spiritual matters, and who would not resent such advances if the high

pressure principle of coercion and persuasion were lacking. Some aggressive activity on the part of the congregation would change the current negative notion concerning church members: "If he is a member of a church, I do not want to be one," to the more positive and more correct opinion, "If religion and the Church mean that much to him and to her, and if they can do that for the Lord Christ, Christ will mean more to me, too. At least I must look into the proposition."

The progress made by the sects and the "isms," startling and rapid as some of it is, is due to the "Evangelistic" activity of the new convert. Each member is obligated zealously to win others, and the evident eagerness and enthusiasm of his recommendation make a deep impression on him who hears. Coming to him from an unexpected source, the glow of religious fervour has an element of freshness which at once creates interest, while a similar statement from the pastor awakens no curiosity, elicits no response because in the minds of many it is part of "his old story," and for this reason it falls on deaf ears. If the first interest is aroused by the layman of even ordinary ability, the more skilled church workers and officers can then easily lay the foundation, where the excavation has been made, and where the soil of disinterest and preoccupation with other things has been removed.

In such a Visitation the sermons of the pastor will wield a mighty influence upon the congregation and its workers. His appearance at the meetings of organizations can quietly give the work constant approval and acceleration. His visitation in the homes can lay the fitting foundation for the work to be done at that time, and a steady stream of legitimate propaganda, in the best sense of the word, will multiply the effectiveness of his ministration. But the chief factor will be the co-operation of the lay forces in this distinctly spiritual and personal endeavour; their whole-hearted prayers and active support in this evangelistic enterprise will do more to establish in the minds of the members, or of the lapsed members and prospects, the objective worth of the Church and the supreme riches of grace in Christ, than any other agency in the field to-day.

The purpose of the Visitation, indirect or direct, bold or veiled, should not be to bolster the finances of a congregation. Undertaken as a financial effort its success may be spasmodic and the result sporadic. But if conducted to administer to people the message of salvation in Christ, and to give them the precious truth of the Gospel, if conducted to achieve the primary purpose of the Church: reaching men and women themselves with the power of God unto Salvation, if begun with the earnest determination to secure from

many an appreciation of the worth of the Church, then a Visitation will slowly but surely make great headway. There will be no frenzy of revival, nor the white heat of any high pressure. It will be the leaven at work, leavening the whole lump, and people will give a more complete account of their Stewardship, because they are more completely evangelized.

For our growth in grace presupposes the surrender of part after part of our life to Christ; it includes the submission of abilities and talents to His will, the relinquishing to Christ of those territories of our obdurate selves, from which we have resolutely shut Him out. Once Christ wins over our hearts, and when we become more and more evangelized, our immediate response is to serve Him, giving a much more faithful account of our Stewardship.

Part Two

RAISING MONEY

Chapter VIII

The Dollar Dilemma

We have seen that the Evangelization of life, of self, must precede the Stewardship of life: a surrender to Him precedes all service for Him; that Evangelism is the motive for Christian service, producing certainly a Stewardship that is effective and strong. We have noted that a life so enlisted in the cause of Christ is not only evangelized and brought to a sense of accountability, but that the Stewardship of that life also becomes evangelistic: through that life Christ is glorified, Christ is brought to man. The Evangelism of others is the object of which Stewardship is the means, and the personal objective, the prime end of church work is attained through a Stewardship of life, in which money is only one factor. Financial support of the Church, which is a conscious expression of "Evangelistic" endeavour is a potent force for good, which will do much to stabilize the financial program of any church body.

The Church of Jesus Christ is anxious to apply the riches of grace in Christ to potential believers.

Even without the specific words of the Great Commission, the evangelizing impulse would be recognized and its power felt, as a categorical imperative of the faith in Christ. The evangelizing agents of the Church are those who are giving an account of their Stewardship, whose service is devoted to winning others. They believe that Christ is more than supremely worth while, that He is necessary and essential to life, that every man is poor and powerless without the Master. They therefore undertake to retain for themselves and to share with others the wealth in Christ, and though their prime aim is persons, they make use of material means. For perpetuation and growth they have need of material resources, and among them money is only one.

And this is perhaps the very crux of the money problem in the Church and the secret of the financial difficulties so common. The financial effort of the Church has been too often an attempt to realize a coin crop from those who are not interested in bearing any kind of religious fruit, "religious money" above all things. Consequently it is with struggle and with toil, that a bare existence is eked out. But the cultivation of the soil first, the addition of certain elements to the ground necessary for growth, will produce far greater harvests, than all other agitation. A tree without fruit yields nothing, no matter how vigorously it is shaken. A

healthy tree brings forth fruit in abundance that shall be the means of growth for the Church, and our aim should therefore be, to make the tree healthy first of all. "Make the tree good, and his fruit good." (Matt. XII, 23.)

An added weakness in the financial plans of many churches has been the undue haste in "putting the thing across." Groups perceive new ideas only after some time; they absorb and adopt them only after a longer period. Consequently novelties used to foster liberality achieve a limited success, disappointing when compared with expectations, because they attempt to realize quickly what can be done only with deliberation. They also wield a sinister influence upon the financial programs, because they accent that note in giving, which has no place in religion. Business may resort to cunning deception and wily strategy to sell its wares, but the Church is not to be a buffoon and a jester to secure financial support. The Christian need only be informed of facts, and he will respond, once the correct motive is established. He can be "kidded" and bullied into a larger donation, but not to a greater liberality, which is a state of the heart.

Rather than a concentrated effort for six weeks prior to a canvass to raise the amount of the church budget, the more effective method would be the constructive educational approach for twelve

months of the year. This would enable contributors to reflect occasionally upon the relation of their money to the Church,—a factor in maintaining the contribution in successive years. It would do them the justice of a confidence, which they deserve, showing them what is done with their money, when contributed. From the financial view point it would avoid the impression: "They only come to me, when they need money," by informing them of the financial situation throughout the year, (as if the continued moral support were not the determining factor in securing even an annual gift!) The failure to do this, as others have pointed out, is one reason often explaining the lack of interest on the part of one once genuinely concerned about a cause.

Along with the element of time, and the frequent information with respect to the handling of funds, the nature of the literature in many church financial campaigns should be altered. Facts and figures must be given prominence, but they must not obscure the things of equal or of greater import. And upon other things, upon the basic motive for and the purpose of Christian giving, the churches must rely, rather than on the statement of the bald costs to instil the proper response. Newspapers are full of advertisements. Some stress the cost of things in large bold type, with little additional "Copy"; others mention the prices,

true, but always there is found some reference to the quality of the commodity, to the service, which the firm is organized to render, to the reputation for honesty and fair dealing which it enjoys, and to the reliability of its business practices. In the long run, leaders tell us, this type of "Institutional Advertising" of the one is far more effective than the "Price Advertising" of the other. It begets confidence and good-will, and does not whet the desire for a bargain with every small transaction. In church programs the conspicuous display of the cost in dollars and cents and the emphasis on the small sum involved, make the economical aspect of finance too prominent, and it is the ecumenical phase of church work, the world-wide influence of money for Christ, rather than the selfish desire to get a bargain, which should dominate the donor.

To correct this, and to adopt the better method of "Institutional Advertising" for the inferior appeal to price, now so widely used, *we must plead the causes, not the cost.* The appeal of economy: "It is not much that we ask" has no place, for it has no agreement with the spirit of serving Jesus Christ. The appeal to pride and to competition must be avoided as contrary to the Christian sentiment. But to emphasize the thought: "For Christ's sake and in Christ's name your contribution is solicited that this part and that phase of Christ's

work may be done," establishes the correct motive for giving, states the real purpose and informs the Christian of the use, to which his contribution will be put. When the attempt is made to demonstrate that the contribution of funds, the Stewardship of money, in addition to the element of worship constitutes a true church program of service, the paramount difficulties of church finance will be overcome, for funds will be supplied in abundant measure.

When this principle is established obnoxious methods of church finance will be discarded and will eventually disappear.

Chapter IX

Obnoxious Financial Methods

First among obnoxious financial methods is the domination of the financial program by the pastor, or any one church officer, who may carry this program of the Church by the sheer force of his own personality,—leaving the basic reasons, motives and purposes untouched and not understood. That many churches are successfully financed is true: by the effort of the pastor, who devotes much of time and energy to the work, permitting other departments to suffer, establishing little or no Christocentric incentive for giving, and really confusing the issues at stake. When a change in pastorate occurs, the financial skeleton fails to function, without the master mind and force. The vital organs have been removed, and many ministers assuming such pastorates, and assuming incorrectly that finances need not engage their attention, learn in a brief period, that Herculean efforts on their part, and utmost sagacity, are required to avert a crisis, and that much reorganization, much laying of foundations are necessary to establish a sound policy.

It is generally well known, that programs for the Church's benevolent operations are supported or not supported, according to the attitude of coöperation or non-coöperation of the pastor, the exception proving the rule. The lack of an objective motive for contribution has prevented the disassociation of the pastor from finances, and the successful financial operation of most churches depends on his willingness and ability to function as a fund raiser. When he mounts the treadmill there is a clatter and a bang. If he slips out of the harness, it ceases. The minister may be the chief engineer, but he cannot be oiler and stoker; he is a vital cog in the machine, but he is not the entire apparatus; he can not be the flame, the fuel, the lubrication at the same time, however diverse an activity he ordinarily performs.

The extremes of complete domination and absolute indifference are to be avoided. The entire personality of the pastor can be enlisted in fostering and furthering a financial program; but that personality must proclaim the Christological motives and aims of giving, and not seek to induce a greater liberality by the emphasis of the ego. The objective basis of the Rock of Ages will provide a broader foundation, than that offered by any single individual, however consecrated to Christ that life may be; and in thus advancing the cause of Christ by securing funds for the work of the

Lord, the minister performs a duty for the Master. "For Christ's sake!" is ultimately the only motive for giving. "For my sake!" has no place in the Christian scheme of things.

Not only should false and obnoxious motives be abandoned in their entirety, but all possible elements contrary to the Christian spirit in a method otherwise unobjectionable are to be eliminated. No one has the right to make use of an appeal, which the Master himself would not make; and an attention to particular details will do much to relieve the "money raiser" of his position as an ecclesiastical auctioneer and a sacerdotal drummer, and make him a servant of Christ, whom he serves, even as he raises funds.

Among the inimical elements, perhaps the chief is that of "kidding"—which enters so often into the solicitation of funds, and which is not at all compatible with the spirit of giving. Antics in the pulpit, jesting about things that are sacred—acrobatics on the platform, pastorial cajolery, may get people "to come across" as the vernacular has it, —but if "a gift without the giver is bare" then such a contribution is without moral worth, and because the incentive has not been proper or decent, it has been no growth in grace for him, who thus "shells out."

A legion of illustrations could be marshalled in support of this contention. Because of their very

prevalence, and their every-day occurrence, they may not at once appear glaring errors and incongruous fallacies in the scheme of church giving. But if they are examined with a close scrutiny, their shallow and false ideals will be discovered, their base motives recognized, and horror for such methods will be felt, all the more, because of their widespread existence through all Protestantism. The inroads of the corn borer upon the corn acreage of the midwest, are as nothing compared with the vogue of cheap devices and artful trickery resorted to by the Protestant Church—"to separate folks from their cash," as if the separation were the chief thing, as if the end justified the means.

Yet this is the advice given by a leading minister in his department of a widely known church journal. In answer to the question, "Do you use humour in the pulpit? Do you believe in telling funny stories?" he says, "I do use funny stories. I always use them in taking the collection. . . . I always try to have the people in good humour when they give. I try to create a mood of generosity. Why not? If it is worth doing, it is worth doing efficiently. . . . I am not going to be satisfied with just announcing a collection. I have a collection of five hundred stories which I use and have used in helping to create a generous mood

for the 'offering.' Yes, I believe in stories, the funnier the better."

One other example will suffice. A large congregation, prosperous and even wealthy, was dedicating its new auditorium in an Ohio city. Press agented and heralded far and wide, the radio enabled listeners-in to hear the services and visualize the impressive service of dedication. After the evening service was over, one of the members of the writer's congregation tuned in,—and was amused, if not startled at the appeals made. Among other things this was one of a series of "stunts to bring in the shekels."

In the crowded auditorium, all men not in attendance at the morning service were requested to stand—commandeered and impressed into such action would be the better word. Hesitatingly some, quickly others rose to their feet. "That will cost you five dollars!" was the broadside which greeted them, and accepting the situation, they put hands in their pockets, and paid the tribute exacted, while others snickered at their predicament. The question as far as the Church is concerned, is not only one of justice and consideration for the differing financial status of all in attendance,—who perhaps could have afforded the sum—but it is also one of proper attitudes and noble motives in worship and service, it is one of individual decision and self-surrender in the serv-

ice of the Lord. The buffoonery and clownishness of Pastor, Financial Wizard or High Powered Money Getter not only cheapen the Church as an institution in the eyes of many, but they are affronts to the Master Himself.

Thus a day, which came in answer to the prayers of consecrated hearts, and as a result of the earnest effort of many, which should have lifted a vast audience to spiritual heights seldom attained—saw its climax in a financial appeal that had cheap and degrading elements, if it was not entirely so—and gave those present the mediocre elevation of merriment and laughter alone. The Master was not "kidding" Saul, when he put to him the question: "Why persecutest thou me?" nor did he say with a wink of the eye and a grin on his face, "Come on, Boys! Let's Go!" to those of whom He would make fishers of men. Why then does the Church—how can the Church resort to doubtful methods in its program for service, at variance with the best interests of the Kingdom? The answer is that the Church has not viewed finances in their proper light, nor has she attempted aggressively and clearly to outline the motives that prompt contributions.

Chapter X

These Money Making Schemes!

If there are methods harmful in themselves, and if there are pernicious elements in other plans used to raise the bulk of funds for the Church—there are also baneful practices used to secure "a supplementary income" for any congregation. Glittering propositions are offered church organizations and individual members, "to help your church make money," and it is amazing to see how many concerns and individuals are engaged in promoting a product through the good offices of church organizations; how many and how varied are the articles thus offered for sale. Some organizations of every church, almost without exception, are selling things, as they think, "to help the church," and because of its general practice it is helpful and necessary to ask whether this frenzied finance accomplishes its end, and whether or not this work does more harm than good.

Ministers and other church officials have long been deluged with a flood of mawkish advertising material, generously offering the assistance of

some pseudo-philanthropic business genius in bolstering the finances of a congregation, (and in conducting other affairs of the church as well.) Most of this stuff is immediately consigned to the waste basket, but some of it trickles through. Otherwise such concerns could not do a successful business with churches; to work such a huge mailing list would be impossible, unless it were a fruitful procedure. Some houses would close their doors, for they work only with and through the churches. (Very often the statement is equally true they "work" only the churches.)

Consistently these broadsides were deflected from their original destination ("Will you hand this to the President of your women's organizations?") and were promptly discarded. On one occasion a most ridiculous proposition, caught by chance, called a halt to the process of destruction, and thereafter, as fast as they were received, the letters, "let-us-help-your-church-make-money," were perused, classified and filed for future reference—to learn what the end might be. In six months a vast "literature" was accumulated, collectively presenting a "get-rich-quick" scheme. Now even scarcely a week passes but that some fresh bit of advertising copy makes its appearance with shrieking tones. A mild curiosity and a quiet amusement, then a patient toleration changing to silent ridicule, were at first the uppermost

thoughts, but as the trivial and the insignificant became more and more absurd, there were consternation and dismay, and what was once indifference became opposition.

Why have the "money-making schemes" no place in an adequate program of church finance? Let us look at them as they are, not as they purport to be. These business houses are not the altruistic, philanthropic institutions which they claim to be. Their "gifts to your church" are not gratuities, the garb in which they masquerade. Stripped of the guise, "let us help your church make money," they are firms which market a product for their own gain, using the devoted members of congregations as their agents and sales force. The money received by any church society represents therefore a commission, which many have earned for their church. Such earning is not to be represented as a gift or reward, nor are the leaders of these firms to receive any credit for a philanthropy that is false.

Through the largest possible number of salespeople having no selfish motive, literally working for nothing, these concerns reach a great number of consumers at a very minimum of cost, such volume business and limited expenditure meaning greater profit for them. They prey on the fears and hopes of gullible and guileless folks, who do not detect the flaw in the cloak of charity, who

confuse pose with sincerity, whose work for a church is rewarded with a mere pittance, who do not realize that the bulk of the proceeds is received not by the church, but by the commercial organization, thus "helping the church." The church is exploited, the workers are stunned by a barrage of publicity, and deceived by a camouflage of misrepresentation. So much so, that they who often could not be hired "to sell things" as a personal business venture for their own gain, will unwittingly work that others may profit, misled by the notion that the church receives a great gain. If these splendid offers frankly stated not only "We will help you make money for your church," but also the candid "You will help us make money in your church," enough would be said to give the entire matter a different aspect, and many churches would be deterred from engaging in all kinds of futile endeavour.

Regardless of the appearance of their words, it is a fact that these firms are out to make money, and one of the functions of the Church as an institution is surely not to subsidize private enterprise, or supply it with men and money.

The realization that concerns are exploiting the Church will put an end to much hustling for funds, and the Church will be much better for such cessation. If, however, this consideration is dismissed as subjective, and if instead, the terms of a "gen-

erous offer" are examined as a business proposition, we shall learn how much a church gains, if any, by "bothering with this matter." In other words this most practical question is put: Do these propositions offering to make money, *really make money for the Church?*

The answer is "No," and the sooner the theory in the affirmative is exploded, the better. There is so little financial advantage to a church in them that the effort put forth in raising a most meagre modicum of money is not justified by the result. Much work provides very little money.

Twelve concerns, for example, announce in essence "splendid bargains." From the reading matter, the first impulse and impression are to believe that large sums can be realized with little work. But stripped of misleading statements, and reduced to dollars and cents, these twelve firms can offer no better inducement than a possible profit of $163.62, and this from a total of 3,648 transactions or distinct sales! Truly, when the cost has been deducted from the selling price, when the smoke of enthusiasm has vanished, and the haze of verbiage has cleared away, but little substantial profit remains. And for a church organization to approach 3,648 people, to ask them "to buy——," and perhaps coax them into so doing, and to receive a return at a rate of $.044 per customer is surely a sheer waste of time. A rate

of 300 sales per month would be required to secure the total of $163.62 in a year; each member in an organization of thirty would be compelled to average ten sales per month—a decided strain on good nature, and an impossibility without a most exacting "check-up" and "high-pressure sales talks" on the part of the leaders.

When the infinitesimal financial return is analyzed, and comparison is made with the huge number of sales necessary to secure even all of that little, it is obvious that these "money-making schemes" do not function as money makers for the Church. And when the possible "spiritual damage" is considered, and when the hazards are reckoned, that can be created by a selling campaign, there is reason enough to abandon these useless, harmful "church activities" which, after all, augment only a private income, and realize little for the Church.

In perfect fairness, the given number of transactions can be reduced by 1,800, if we assume that every purchaser of nickel candy bars will buy four bars at each purchase. Of this there is a possibility, but very little probability. Yet with this reduction, 1,848 sales will still be necessary to realize the magnificent sum of $163.62, a rate of $.088 per person, and again we conclude there is "no money in it" for the work involved.

Two specimens of advertising are submitted to

show the misleading statements that border on dishonesty:

1. In presenting commissions earned as gratuities given;

2. In minimizing and overlooking the number of transactions necessary for the "gift."

A. *"Will you accept $9.45 per month for the rest of the year?"* Analysis: The sale of 210 articles is required but glossed over. In addition the suggestion is made "with a little effort this amount can be doubled and tripled." But who can or who cares to sell 600 articles every month to realize the paltry $28?

B. *"Your organization. . . . can have the benefit of a $24.00 income weekly."* Happy thought! But the unhappy, unavoidable fact is this: to secure this income every week for a year, as many as 74,880 transactions or customers are necessary. Only a slight difficulty and therefore not mentioned, of course!

Finally one more thrust to demolish completely the "selling theory" as a business proposition for the Church. From the familiar $163.62 possible profit, a parenthetical statement announces "transportation charges must be deducted." Another great depletion of profits! It is true that a sufficient number of items are included free of charge (in the larger orders) to cover the transportation charges,—but whether the net gain is less—or

more sales are required to maintain the sickly level of $163.62 the result is the same, and the answer to the question: "Do money-making schemes really net profits to the Church?" is very clearly *"NO."*

Others have come to a similar conclusion. When Dr. Grenfell of Labrador first undertook his work among the fishermen, he was assigned to "deputation work," which required him to attend teas, lawn fêtes, and other functions to raise money there. Concerning them he says, "They were sentimental rather than business affairs; a great deal of time was wasted, and not infrequently as much was spent on tea and expenses, as accrued to the Mission Funds." Do not his words apply to-day to many practices, with even more telling force?

Chapter XI

More Money Making Schemes

From a business point of view the money-making schemes are financial futilities and their continued practice is therefore foolhardy. But other considerations should move the Church of Jesus Christ to avoid them as a pest, and no longer to countenance the exploitation of the Church, however lucrative the offers might look. The Church must protest against the absurd and debilitating salesmanship of its well-meaning members, who are busy with the little jobs, who are concerned with secondary things, who overlook the glorious commission, and who neglect the prime objective to which the Master beckons.

Within six months at least forty-four (44) concerns in eight states have bombarded the writer with a fusillade of advertising matter and with volley upon volley of sales chatter. They lure with offers of money—but the toil exacted is the sale of at least thirty-nine (39) articles generally household products, "for which there is a ready demand." These articles are listed below as a

matter of interest, but if forty-four concerns attempt to inveigle a resident of Ohio in their financial schemes with mail-advertising, if the ads in church papers and other magazines contain names of companies not in the more aggressive forty-four, it indicates positively that the number of commercial parasites living off the energies of church members is legion, and that the "salesmanship complex" is a more powerful factor in our churches than is superficially realized.

These are the articles offered for sale "with huge profits for church organizations!" Many are familiar items, but among the more recent additions to the inventory of "church staples" there are some strange commodities indeed:

Flavouring Extracts—five flavours of brilliant hues

Chocolate Pudding

Gelatine Dessert

Candy Bars

Candy (Box) offered only in clubs of twenty, who agree to "help the church to make money" and then pay $1.00 every week for "superlative sweets." This guarantees the Candy firm an annual business of $1,000 for every church selling its goods.

Mints

Tea

Fruit-Label Books

Cook Books—Favourite recipes of women of the church are compiled and offered for sale.

Slaw Cutters— A Booklet on Salesmanship is furnished to help break down "Sales Resistance"

Milk Bottle Caps, Metal "Sanitary"

Stainless Steel Paring Knife

Furniture Polish

Mops

Rust and Stain Remover

Scouring powders

Bluing Paddles (The sale of one gross nets a church organization $5.00)

Lacquer (imported)

Handkerchiefs

Wash Cloths

Dish Cloths

Dust Cloths

Bias Binding

Lingerie—Catalogue and prices included. A doubled-barrelled proposition: the coöperation of churches is solicited by a congregation in the town where the knitting mills are located. Thus both churches profit: you not only help your church—you can help ours too! Subtle strategy!

Christmas Cards (dozens of concerns handle these!)

Christmas Wrapping Supplies

Stationery (Your name and address printed!)

Paper Napkins (Your initial embossed!)
Cold Cream
Shaving Cream
Shampoo (One aggressive sales agent conducted a demonstration in a rural community church at the morning service.)
Hand Lotion
Talcum of various descriptions
Laxatives
Magazines
Books
Bazaar Novelties
Toys

Other things could be mentioned, but this list includes only such items, of which definite information is on hand. Even from a limited contact with such things any pastor could make many additions to the stock of "church goods."

If perchance the meagre gain does not deter an organization from a profitless sales enterprise, if the absurdity of the varied and petty salesmanship is not apparent, the psychological hazards are such as to demand reflection. The number of small items means many appeals. These many appeals to any one group for little things, are much worse than one appeal to underwrite and undertake much greater programs. Their frequency induces the false notion of liberality, and by offering

some "articles of value" in exchange for a "donation," they develop a bargaining and a mercenary attitude on the part of many members, which is incompatible with the spirit of giving and of contributing.

Furthermore, the loyal member of the Church becomes the peculiar victim of aggressive "go-getter tactics" in the congregation. He is always solicited "to buy this and that," and to demonstrate his loyalty as he regards it, he must generally comply. Although he is already contributing as much as he can afford, he must make needless purchases for his own church, and with members of churches selling stuff to their friends in other communions, an entangling network is spun, which enmeshes the loyal member of a church organization at every turn. There is danger that this overzealous activity "but not according to knowledge" will destroy the good will of one meeting his church obligations, and produce a cynicism in one who is now an ardent supporter. If the spectre "Buy this for the church" were slain by the elimination of sales of all kinds from the church program, friction, factions, and other hazards inimical to the personnel in a church, would be materially reduced.

When any of the members of the Church undertakes a sales program for the gain of the Church, the Church as an institution also becomes involved.

If any commodity is sponsored or promoted by an auxiliary, it indirectly implies that the guarantee of the Church goes with it, and the position of the Church ought not to be imperilled by linking her name with articles that may start unfavourable reactions, the brunt of which is received by the Church alone. The quality and real value of any product are unknown to the vast majority who blandly and blindly offer it for sale. The location of the mail-order firms in a distant city renders investigation difficult and expensive, and because of the inexperience of novices, third-rate commodities often command a first-rate price. The church salesman usually knows little or nothing of the purity of the ingredients, and of the skill used in their preparation for market; he has only occasional connection with the firm with which he does business, and it is dishonest for him and the Church to recommend glibly that of which he has no knowledge; it is dangerous to both, because of possible implications and complications that may follow.

To a prospective customer, prospects are always limited to the friends of the Church, the value of things thus offered for sale is tinged, if not determined by the sentimental estimation: "I am helping the church," and he is prejudiced in favour of the reliability and worth of the goods at once. The part played by this motive in the

transaction is surely no small one, for the frank statement is made by one concern, even as others use a similar thought in recruiting a large sales army:

"There is hardly any one who would refuse to buy a box. . . . when offered by the good ladies . . . . for the welfare of the Church."

From this it is apparent that such items are not sold upon their merit, but merely because of the slogan "The Welfare of the Church." Surely the Church cannot besmirch her name by contacts with things of questionable merit, and it is not to her interest to do so—when "The Welfare of the Church" means so little and is contrary to the truth.

Another consideration is the home town merchant. If the Church is supported loyally by its constituents at home—shall the Church antagonize the merchant of that constituency by competing with him, and offering for sale the very articles which he handles? Is there any necessity for the Church to sell what can be secured at home? Is it part of her mission to subsidize the private enterprise of strangers and jeopardize the business of those who are its friends?* Is it not incongruous

*That the Church competes with business enterprises, these clippings from the Ohio press prove. "A fine spirit of co-operation exists between the churches and the restaurants with reference to the serving of dinners by the churches. However, no definite action was taken by the Ministerial Association, and

that many members abandon the exclusively religious field of activity, where the Church enjoys a divine monopoly, still undeveloped, to enter the commercial territories, where others are gaining a living? And it is in the abandonment of religious activity, it is in the lack of evangelistic vision and zeal—it is in the substitution of the financial object for the personal objective, that the greatest injury is inflicted upon the Church by the "money-making scheme."

This injury, in many cases a running sore, but in all cases a serious malady, disqualifies without a single redeeming feature the selling proposition as a means of securing even a supplementary income for the Church for the following reasons:

1. It makes the Church of Christ an object of ridicule and derision ("What are they selling now?")

2. It weakens the morale of its members in giving them the false impression that the Church must depend on the sale of knick-knacks for its support, thus minimizing their already inadequate

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the question is left to each individual church for final action. Mrs. A represented the churches and Dr. B gave a report of the committee which met last week with the restaurant men."

"Because of the inroads of the hot dog stand and the church supper upon our business, it is becoming more difficult for the hotel and restaurant men to maintain their establishments" is the published statement of a business association, as the members attempt to induce the Church to retire from this field. Do these clippings of February and March, 1928, add to the prestige of a church in any community, or do they detract from it?

conception of the glories of God, to be appropriated by them in faith and trust.

3. It militates against the eventual recognition of the "face value" of the Church and of the imperishable riches of Christ by linking these eternal jewels with trivial if more tangible trinkets.

4. It deprecates the grace of Christ, as the sole motive for service, as if this grace of Christ needed any supplementing agency to establish a powerful incentive for giving.

5. It reduces the extent of the Stewardship obligation by providing a possible means of income not supplied by the offerings of thankful love.

6. It magnifies even the little contributed to huge proportions: because the Church has been a party to the transaction, purchases for which a value is received, are regarded incorrectly as pure contributions in the amount of the purchase price.

7. It induces a bargaining and miserly attitude, which is belittling and soul-shrivelling, by recognizing and accommodating itself to the human desire for gain, rather than challenging the divine desire to give.

8. It dissipates the energy of the man power of the Church, engaging them in a task, money raising, only on the periphery of church endeavour.

9. It confuses the Mission of the Church in the minds of many, by stressing the secondary means of finance above, and to the exclusion of the primary object, *persons,* thus putting a stumbling block in the path of some, who are as yet "afar off."

10. It confuses the meaning of church membership and Christian discipleship for many, who regard their attendance at a money making event as the equivalent of participation in the essential functions of the Church, thus making the Church disloyal to its trust.

(Ridiculous as it sounds, there is something of startling significance in the statement of one who "attended St. Peter's Church," and based his attendance on the fact that he "never missed the annual or semi-annual Sauerkraut suppers served by the ladies of the church.")

From this we conclude that to sell things for a moment is bad enough. But when it has become the chief activity of any auxiliary within the Church, when it becomes the only occupation in which the lay forces are enlisted, when it becomes characteristic of so many congregations everywhere, the situation is critical, and necessitates immediate adjustment on the part of church leaders. If the Apostles "could not leave the word of God to serve tables," and if deacons were designated to assist them, sincere church workers to-day must

be reminded that all forms of so-called "church work" are not legitimate; that the daily ministration which is theirs to perform, consists of a more essentially spiritual enterprise than to secure customers for Flavouring Extract and Furniture Polish; that adequate financial support can be secured without the tedious and futile pilgrimage through a labyrinth of sales. And as they publish and proclaim the riches of His grace, rather than the merits of kitchen and toilet requisites and utensils, they will be ambassadors of Christ, they will accomplish an Evangelism which will enrich others, even as it enlarges their own spiritual capacities.

In the past concerns have been able to capitalize for their own selfish interests the devotion and love of members for the Church; they have cunningly monopolized the church members' activities to the neglect if not the detriment of church affairs. In the future, the Church with its program of Evangelism, with its prosecution of the primary purpose of the Church: to reach persons with the Gospel of Christ, will capitalize for its own welfare this devotion and love of its members, and harnessing their service directly to the supreme task for which it exists, it will produce, under God's Blessing, far greater results.

Chapter XII

The Great Cash Crime

The charge against the selling proposition is convincing. Nothing need be added to the indictment, but something must be said about the nature of the sales propaganda, in order to accelerate the movement ridding any congregation of the benumbing tentacles of the octopus. A few of the letters will be quoted to show how far removed the selling proposition is from the centre of Christian activity, and to demonstrate clearly that it has no business there.

These are the more enlightening examples:

A. "Your society is interested . . . . in finding ways and means of becoming increasingly helpful in the work of the Church." The premise is undoubtedly true, but the conclusion: "therefore will desire to sell bluing paddles" does not follow.

B. The slogan, "I will do a little each day to help my church," is prominently displayed on some literature. This is a splendid statement, but selling handkerchiefs and wash-cloths is not involved in helping the Church to any great extent.

C. "A steady income" is offered and the possibility of "raising $40.00 in a days' time" is stated, "without investment, and with a minimum of work . . . . The products . . . . are used daily in the home . . . . in demand . . . . easy to sell" are high lights in the amazing inducements offered, and duplicate order blanks for large quantities are included, which await only a signature, and an address.

D. "Our plan offers a thoroughly dignified and up to date. . . . method. . . . without the distasteful necessity of requesting donations." If the insinuation is that other Money-Making Schemes are poor, and that this alone is good, it is a case of the pot calling the kettle black. And if donations for a need are ever distasteful to the Church, a pretty state of affairs has come to pass. The whole trend of this prospectus, however, reflects on the willingness of church members to respond with a real contribution when needed, *to the truth of which every congregation tacitly agrees, when it promotes the sale of this article.*

E. The plane on which a magazine puts its "generous offer" is absurd: "We were besieged by inquiries about our Church. . . . Plan. . . . Church after Church. . . . wanted to know how to raise money. To-day we are happy in the thought that we were in a position to help these worthy organizations. Our money accomplished

much. . . . We do not loan money. We do not exact interest. We do not accept mortgages and we do not in any way emulate in thought, purpose or deed the mercenary Merchant of Venice. . . . Hundreds of Churches, etc. . . . have assembled. . . . hundreds of dollars by . . . . our simple and sensible plan. The plan has been carefully worked out. It is honest and practical. If you possess the initiative to write for details and upon receiving them to talk to your associates about this unusual plan, the sun of prosperity will begin to rise, and you will understand why this letter is written to you." Inquiry makes the disappointing discovery that this is no more than a subscription campaign, which has nothing original about it in the least.

F. Unique is the plan with a two-fold division of spoil. One church enlists the services of other congregations in selling silk lingerie, with profit to both "wholesaler" and "retailer." The letter says: "The president of the company, a member of our Church has offered a commission to our congregation for interesting churches in the sale of garments. This letter presents a proposition, by which both your congregation and ours can gain."

G. For complete details as to the handling of large orders, the palm goes to this concern, which issues the following sales instructions: "The aver-

age order for a family should consist of two extracts and one each of four toilet articles. A two-gross order is quickly disposed of; with 24 members in the organization each family purchases one order, and sells one order to a friend; with 48 members, no outside selling is necessary at all; with 12 members, each one takes an order and makes three sales herself. Have you one member who will refuse to do this amount of work? . . . compared with bake sales, bazaars, rummage sales, ice cream socials and other time worn methods. . . . our plan is superior. . . . If you must solicit for the Church, why not give full value for every dollar received? . . . We only help those who help themselves. . . . We have made $1,000,000 for Church societies in the last nine years."

This concern makes a practice of enlisting the pastors in their sales, by offering them a premium for their leadership. Note the trend of the application blank: "I expect to be one of 200 ministers to receive $100 from you. . . . and receive credit for order. . . . blanks bearing my signature." At the rate offered, $5.00 per gross, the pastor who competes for the prize reached 2,880 in an organized effort. The natural question is, did he ever reach so many with the Gospel message in an organized solicitation conducted by individuals?

In exactly the same class are the various kinds of suppers, dinners, sales, etc., engaging the attention generally of the women of the Church, who are deluding themselves with the notion that their kitchen calisthenics are forms of "church-work," which must be performed. There are suppers, oyster, fish and chowder; there are dinners, chicken, sauerkraut, roast beef and pot roast; there are sales, bake, candy and apron. There is the annual bazaar, the sale of tickets for this and that social feature; there are card parties, dances and dramatic affairs, sometime wheels of chance and other gambling devices, even in spite of state laws prohibiting their use. *What a diversity of operations because there is no spirit!*

And what a little bit of gain is realized despite the most frenzied and hectic exertion! Most of the women who have the time to be found for hours in a church kitchen preparing for a commercialized supper, would demand a high wage, were they to "work out" elsewhere for that day. If even half of such a wage were offered by as many as participate in the culinary carnival, if the money value of donations in kind for a supper were halved, the direct financial gain would be greater than the net proceeds derived from a supper. For in such affairs the actual cash and the financial value of services suffer a great diminution; great is the investment, but the dividends

are deterrently small. Yet the folly of such circuitous routes in arriving at a financial destination is not recognized, and the labour attached does not enter once into the consideration of so many. They do not understand the statement of one business woman, who refuses to take part in any money-making scheme, on the ground that "she works for her money once," that "her contribution is not to be decreased" in the vain business venture to make money, which is impossible.

And what a great deal of harm such misguided activities generally accomplish! Frazzled nerves are jarred, hasty criticisms and quick retorts (there are women who must have things their way!) break friendships and develop factions; organizations are disrupted over minor differences of opinion; and the pastor of the church has more knotty problems for his list of personal difficulties to be smoothed out by himself or the lady of the manse. The well-meaning effort to help the Church has resulted in an ill-directed boomerang that hinders the pastor.

At times there are activities in the Church for raising money, which enlist an entire congregation, a most useless procedure. One congregation sponsors the annual Lawn Fête by calling thirty-six people to assume responsibility for its success. Ten per cent of the membership are mobilized for action, and through them every one in the

church is reached. Tickets are sold, letters are sent, interest is kept at fever heat, and the result is a gain of almost $200. Truly, the mountain labours and brings forth a mouse! If any emergency requiring $200 existed, thirty-six people in a church of almost four hundred members should surely raise more than this insignificant sum, with far less effort. To use such a lawn fête shows poor judgment on the part of the members: it is like calling the fire department to blow out a match; and it is poor religion.

Another congregation conducts a fish market with consummate skill and efficiency of organization. Early in the week orders are solicited from the regular customers by a corps of workers, who keep the 'phones busy. The wholesale order is wired to the Atlantic Coast, and in a special shipment the iced fish arrives. Another staff cares for its weighing and packing, and on Thursday morning nine teams (18 persons in 9 cars) make the deliveries and collect the money. What evangelistic possibilities lie within that well-trained organization! If it is adept in bringing fish to men, it could fish for men with much better results!

A vicious circle of luncheons is advocated by some one who includes the entire Church and then some in the ultimate circumference. A leader invites nine friends to luncheon and insists upon a donation of fifty cents for the Church; each one

of the nine must arrange a similar luncheon for seven; the sixty-three must invite five persons to their homes; the three hundred and fifteen must ask three persons, and the last nine hundred and forty-five must extend a like hospitality to one person. At the rate of fifty cents per guest, almost 2,200 guests have raised $1,150 for the Church, provided that this chain has had no weak links! This brilliant suggestion comes from a magazine which conducts a "Church-aid" page, and which offers a premium for unique plans, "How to raise money for your Church." The only suggestion which has not been made, and which seems to be barred from the competition is the simple "Give it."

The reasons for the prevalence of these money-making schemes are no doubt these:

1. Most of the money thus raised is not for the bulk of funds for any church. If 3,600 customers are necessary to make $160 (*ut supra,*) then 21,600 distinct sales would be required to net $1,000. It is absurd to think of the bulk of church funds coming from such small amounts as can be gained by selling things that others may make money.

2. The money thus raised is not by church officials, who may see the futility of it, and who will therefore not become a party to the plan. They have no religious scruples about the matter,

and they will not prevent or dissuade others from engaging in this task. This money is raised by the organizations within the Church, in which gullible and emotional members (in the majority of cases women and children) are easily beguiled into a foolhardy practice.

3. The lack of sufficient money on hand for all needs has placed most churches in a position where the need for funds is constantly acute. This need is supplied by the money-making organizations, who make themselves the bountiful benefactors of the Church, who in many cases wield the financial balance of power, and often exercise a "veto power," merely because of the importance which a minor contribution assumes, when made at a critical time. The occasional financial assistance of organizations has become of habitual occurrence at all times, and responsibilities which should be borne by the Church as a whole, are delegated to these smaller organizations. They labour under the false impression that they must make money, that selling is the only method to which they can resort, and in their own way they continue their activities. And because without their effort, funds for the Church are not adequate, for the reason that the place of finance in the Church is not clear, official boards make no attempts to curb the evil, for fear of offending the sincere members; and because they lack a plan of evan-

gelistic activity, which is tangible enough to enlist and enthuse the membership in a personal enterprise, they see no other way to put the army of church members to work.

The reaction to the consciousness of power enjoyed by church organizations is a development of a spirit of loyalty to the parts of the Church, which is greater than the devotion to the larger body. Yet it is the Church itself, which makes the smaller bodies within it possible, for without it they could not exist. In the estimation of many, contributions for the work of the organizations are of more importance than money needed for the whole; for them attendance at meetings and social functions surely equals, if it does not exceed attendance at the services of the Church; and the Church Supper becomes one of the periodic essentials in their programs, never to be missed, while the Lord's Supper is one of the annual incidentals which may or may not be observed.

Thus, members of the Church, loyal as they think they are, are more eager members of the organizations, than they are of the main body of the Church. They accomplish little things instead of attacking the main task of the entire Church body. Their purpose of facilitating the work of the larger body is not carried out because not realized; in the vast majority of cases the real work of the Church is hindered.

Obnoxious methods in church finance are to be discarded. Adequate principles are to be instilled and suitable methods are to be installed. The sooner the Church of Jesus Christ refuses to countenance those operations which only do harm, the sooner the money issue is faced with courage and with daring, with wisdom and with foresight, the sooner will the solution to the problem be found.

Chapter XIII

The Beginnings of Stewardship

If the Church must raise money and obnoxious methods are barred, there is a legitimate and scriptural principle, to which the Church can take recourse, and which will be so adequate and efficient as to set off the "Money-Making Schemes" and other un-Christian propaganda in their true light, and clearly reveal their weakness and their wrong. Furthermore, the use of this principle will demonstrate the fact that the only reason for resorting to questionable financial practices was the previous failure to utilize this principle in its entirety.

Neglecting the gift within the Church, many have sought elsewhere, and have not found the correct or adequate principle; they have toiled not only all night, but perhaps for years, and have taken nothing; they have been of so little faith as to question the validity, virility and practicability of the spiritual, Scriptural principle, and in its stead they have constructed tiny tools of tin, and machines of papier-mâché, to accomplish

vast tasks. These have been toys, realistic in appearance, and flawless perhaps in operation, but without power to do anything at all. Yet it is only as the Church, as a corporate body and in its individual membership, abandons its pastime with the playthings, and recognizes the necessity of the Scriptural principle, that any headway will be made with the gigantic financial task confronting it.

This Scriptural principle is that of Stewardship. It is one principle both correct and capable, and it will cope with the situation where other efforts have impotently failed. It is not a new discovery, nor a modern principle per se—for the Church of Christ has always had those who recognized their Stewardship, and have given an account thereof. But in its present-day presentation, there are elements which are perhaps new, because they have been unemphasized; yet once they have been heralded abroad, they will gain increased recognition for all of Stewardship. Some one suggests: "Stewardship is God's Word for the present generation." But it is also true that Stewardship has always been His Work for the Church, and the method of the faithful service of the Church.

Stewardship has been misunderstood. The great dictums: "God is the Owner," "Man is a Steward," "Man must acknowledge his Steward-

ship," are eternally true, but because they strike at the very root of ingrained and intrenched selfishness and sinfulness, man has tried to avoid them and has not recognized them as obligations. A failure to make plain the reason and motive for the Stewardship of life, and a legalistic insistence upon acceptance without sufficient enlightenment prior to its adoption as a life principle, account for this misunderstanding. Thus in the minds of many this ethical principle of life, scriptural in essence, divine in origin, has become an arbitrary ecclesiastical ordinance, compliance with which is optional, disobedience to which is merely the transgression of sacerdotal legislation, and this false conception has directly and indirectly given comfort to those who wilfully seek to evade the obligation of service.

Stewardship is not arbitrary church legislation. It is the logical reaction of the human heart to the touch of the divine Spirit. It is the resultant consequence of conversion. It is the product of an Evangelization; the spiritual compound, to borrow a chemical term, of the union of Christ with any human heart. It is the love of the heart for God, when the heart has come to recognize and realize the love of God for itself. The starting point of Stewardship, therefore, is not the imperative "Love God and Christ," but rather the declarative "He first loved us!" The convic-

tion of this truth will engender our love to God in return, which will express itself in vital, vigorous, virile Stewardship.

"Evangelism" or "Evangelization"—bringing the riches of grace in Christ to man, making the salvation in Christ clearer day by day, must precede Stewardship, which enlists the resources of man in the service of Christ and expresses his gratitude for the Salvation that is in Christ. Therefore, in its challenges to service the Church must observe this theological and psychological precedence. Martin Luther observes the proper sequence and makes plain the Christological basis and motive for Stewardship,—when concerning faith in Christ he says:

> "Who has redeemed me a lost and condemned creature, secured and delivered me from death and from the power of the devil; not with silver and gold, but with His holy and precious blood, and with His innocent sufferings and death,—in order that I might be His, live under Him in His Kingdom and serve Him in everlasting righteousness innocence and blessedness."

In this order, Christ's service to a believer becomes the basis of his service to Christ. If the Church very correctly summons its members to serve Christ, and perform a labour in the vineyard as a part of their Stewardship, it must

make sure that the motives are clearly presented and understood, or its members will not respond to the call. And with the aversion among Protestants to indoctrination, with the abandonment in many pulpits of Biblical and evangelical preaching, with the haste and lack of preparation and instruction anent reception into church membership, with the ostensible desire for quantity rather than quality in members, the Church may ask whether the motive for Stewardship has been presented or overlooked, whether it has been emphasized as essential or mentioned as incidental in the plan of Christian living, whether the motive is causal or casual. The Church may well ask whether she is responsible for the little understanding at present of that inward urge which has always prompted Christian service, sweeping all things before it, and which still draws followers to-day to heroic achievement for Christ.

Intent upon fidelity and proficiency the Church has in some sections vociferously shouted: "Render thy Stewardship," but the stentorian eloquence and profuse speech have not produced the intended effect, nor have they replaced the silence as to the reason for this discipline of life, rigorous and stern as it appears and appeals to the world. The evangelical expository presentation of facts, rather than a legalistic hortatory summons to acts, will help solve the problem; and the liter-

ature of Stewardship and of the Church will be enriched as men declare the love of Christ as the motive for service, pleadingly and pleasingly, in the same measure as they have urged a love to Him energetically and insistently.

Such an evangelized Steward with sanctified judgment will harmonize the great axioms of Stewardship. "God is the Owner," and "I am His Steward" will become for him, "Christ is the Saviour" and "I am His Servant." And he will combine the statement, "I will acknowledge my Stewardship!" with its New Testament counterpart, "I must serve Him in his Kingdom," giving point and purpose to the acknowledgment of Stewardship made. For the service required by God of man is not a mechanical performance and a meaningless practice, but it is designed to spread the name of Christ and the glory of God abroad among men.

Chapter XIV

The Ends of Stewardship

Stewardship is more than bringing an offering to the Most High, a pure act of worship. Stewardship is more than the surrender of objects of worth by one, as an acknowledgment of dependence upon the Majesty Almighty. The expression of our Stewardship effectively guards against the warning of Deuteronomy: "Lest thou be lifted up, and thou forget the Lord thy God!" And beyond this, the expression of Stewardship serves an evangelistic end, accomplishes an evangelistic purpose and becomes an "Evangelism" in itself, because it definitely brings Christ to man, or aids in that evangelizing enterprise. The Stewardship of the one accomplishes the Evangelism of another.

This ultimate utility of Stewardship, or the teleological aspect of Christian Stewardship, in all its phases, is one of the facets of the jewel of Christian service, which must be turned to the sun from time to time, that the fire of its beauty may dazzle the eyes of many who hold it in low

esteem and lighten the smouldering embers to a torch light of witness. For all of Stewardship is meaningless, unless it accomplishes the evangelistic aim of bringing Christ to man.

Thus money dedicated to the service of Christ, sets forces in motion and enlists agencies which assist in the more and more complete Evangelization of the Christian heart; it will begin activities for perfecting the body of Christ, for edifying the saints, for seeking those as yet afar off, by continuing to proclaim that which has both challenged and changed the lives of men of all time. It will reach out to minister to others the same grace which has made their hearts Christ-centered and not self-centered.

Contributions for current expense include such prosaic items as coal, repairs, music and salaries, yet a sanctified imagination will behold the divine and glorious destiny of even such ordinary routine. If there are sermons in stones, it will discover the ministry of the carbon from the mine, whose heat provides warmth and comfort, where men gather to be uplifted by Christ. It will regard the "repairs" not as necessary evils, but as costs cheerfully to be borne subverting expensive elements to the expansive purpose of more adequate and suitable equipment. It will awaken an eager reply, instead of a meagre response. It will enlist music to serve the ultimate objective of the entire church

program: if the proclamation of the Gospel of Christ is the definite aim of the church organization; if it is the conscious intention of vocalist and instrumentalist, there will be a charm and sweetness to that music beyond mere beauty and delight, for Christ has beautified the violin and the voice with His presence. Then, too, salaries for the personnel are not merely the support of the preacher and his assistants. They become the means whereby the most intensive evangelizing effort is made possible by him who gives his full time and energy to the work. The old distinction: "Ministers are not paid for preaching; but are paid to be able to preach" has caught some of the spirit, for it stresses not the compensation, but the evangelistic intention and purpose of the service they are to render.

And because man must "watch and pray lest he enter into temptation," because temptations are cunning and fierce, he is acting in accord with divine wisdom and human sagacity, when he institutes and utilizes such evangelistic aids to his own spiritual nourishment, strength and comfort, as will sustain him from day to day, and uphold him in crises. Indeed it were folly for him not to erect spiritual lighthouses along life's treacherous ocean shore, and not to establish religious service stations along the perilous highways of life; for otherwise he would not be equipped to

face mishap, or cope with any threatening disaster. The Christian must, therefore, include himself as an object of evangelistic effort, when he considers the personal objective and the evangelistic purpose of his financial contribution; in this way he understands the prayer of the Twelve, "Lord increase our faith," and the confession of Paul, "Not that I have attained!" In fact, he must participate in such functions of the Church as will enable him to survive the conflicts and struggles of the day, if he is not to succumb with every thrust, because of his ignorance, and his spiritual unpreparedness; because of his confidence in himself; because of his neglect of the divine strength; because of his failure to use the services and good offices of the Church as the most powerful weapon in the warfare against sin, and in advancing the cause of the Kingdom.

Even as a man is to be provident in temporal things, the same foresight in spiritual affairs will enable him to take and wield "the whole armour of God . . . . and having done all, to stand!" The instinct of spiritual self-preservation will compel him to establish, support and upbuild such agencies as minister to his needs, and to erect evangelizing bulwarks and barricades for the breaches in his soul. If among other virtues charity begins at home, Stewardship too must make its start there. In its evangelistic objective, it must

include the self as the first one to whom Christ must constantly be brought. For in Christ alone is the essence of all personal improvement and progress, of which all Christians have need.

In the same manner immediate posterity is to become the object of an Evangelism, prompted by an alert Stewardship, which recognizes the supreme need of the self for Christ, the utter misery and ruin of men without that Christ, and also draws the logical conclusion and corollary, that the same applies to the children of the day. Christian parents at home, and church officers will not overlook those near at hand of their own blood, while romantically supervising the Evangelization of men in glamorous corners of the world, and they will undertake the training of a devotional and sacrificial life, they will offer an adequate religious education to children who are now neglected.

For the boy and girl problem of the day is the problem of the parent, who has not recognized in his child an evangelistic obligation and opportunity, and whose un-religious prodigalities have literally killed a child with kindness, instead of supplying him with the more rugged, yet finer Bread of Life. Is the age of criminals decreasing, and are lawbreakers mere children? It is because such children have not heard from the first dawn of consciousness in the home and from

the parents' lips, the great "Thou shalt" and the great "Thou shalt not!" of Scripture, and consequently the pronouncements of the Church on the question have been regarded as unimportant. Is human life held cheap? It is because parents have not begun to teach the doctrine of the sacredness of human life; they have not in any impressive manner provided means or supported agencies committed to its proclamation, and the supplementary effectiveness of Church, School, and State later was dissipated and lost. They have cast children's bread to the dogs, unnatural act, and have fed spiritual husks, as if to swine, to those whom the Lord created in His own image. They have connived with children to defeat the aims and programs of the Church, because their sense of Stewardship was not quickened, and their evangelistic vision was not keen to behold their responsibility and privilege in bringing Christ to the child.

The Stewardship of parents and church officers, which evangelizes, will include children as the immediate objects of concern. Confused in the maze of paths, the child will be shown the Way. Blinded with the daze of error, he will be shown the truth of Life, and when about to "eat of the pot in which there is death," he will be offered that Bread, in Whom there is life. Vividly, vitally, will Christ be presented, definitely will Christ be

brought, and an evangelistic opportunity will be embraced in the gracious ministration of this Stewardship.

When these first two objectives of "Evangelistic Stewardship" have become the burdens of prayer and the activities of a congregation, the third objective will be more readily realized. "To reach others,"—"to undertake missionary work,"—"to seek the unsaved," regarded by many as the sole evangelistic effort of the Church, will become the passion of many whole-hearted souls, rather than the half-hearted play of desultory Christians. For "out of the abundance of the heart the mouth speaketh," and if the grace of God has been measured to them, they will measure it to others in like manner. Thus the Church, through its members will reach out to find others with greater effectiveness than before, for she will have those, who are convicted of their Stewardship obligation and of the purpose to which this acknowledgment is to be committed.

Chapter XV

New Testament Stewardship

In accomplishing three-fold Evangelism money is needed, and in thus serving the Lord Jesus Christ money will be supplied by those who are devoted to their Saviour, who are loyal to the Church, and who regard their financial obligations as both a duty and a joy, a responsibility and a privilege. They will not try to shirk any part of the responsibility, nor seek exemption on any ground for any portion of their task; it will be for them a glorious opportunity. They will gladly do all in their power for His sake, their energy and enthusiasm will affect others slowly and surely, with the contagion of their fire.

The financial implications of their allegiance to Christ will be acknowledged, and if "of anything the Lord hath need" they will at once respond to this want themselves. Therein they will differ from the majority of church members today, and from the practice of many congregations. The Church has the right and is under constraint to ask its members for contributions, that it may

purchase "commodities" needed for its primary evangelistic work, but it has no authority to make this request of those not its members; it has no right to levy upon others a tax for the payment of a constructive work, which should be assumed by a membership alone.

The eagerness "to get something for the Church," accented often by a desire as intense to avoid the personal contribution; the lack of a spiritual perspective which sees the ultimate end of the work; and the lack of a personal recognition as to what Christ expects of his followers, have combined to confuse the issue: Many members and churches act as if His servants were not expected to do more for Him than others, who do not own Him Lord,—as if those who knew Him not, were equally charged with the task of making His Gospel known among men. The result of the meagre contributions of some, has been a bargaining attitude within the Church, a humiliating mendicant appeal without the Church, directed by a false economy, that is glaring in its revelation of the hearts of those who are of little faith.

The position of the Church, in relation to its needs requiring financial expenditure, may be thus stated: Contributions from members to purchase necessaries. The practice of the Master with the Twelve is perhaps the most direct analogy. Before

Judas left the upper room, Jesus had a word with him. The disciples thought that the Master had said,—"Buy those things that we have need of against the feast,—or that he should give something to the poor" (Jn. XIII, 29). In this surmise they were mistaken, but why should some of the disciples thus reason as to what Jesus meant, unless Jesus had previously given Judas such instructions? And it could not have been rarely that Judas was told to buy things, or such a consideration would not have entered their minds.

That the company of the Twelve with their Divine Companion "paid their own way" consistently, can be one of the deductions from the New Testament. The memorable meeting of Jesus with the woman of Samaria and their conversation recall that Jesus was alone, "for the disciples were gone away into the city to *buy* meat" (John IV, 8). Peter's affirmative answer (Mt. XVII, 24-27) to the query. "Doth not your Master pay tribute?" supports the contention more; the method of payment was unusual, but the tax was not evaded. Christ did not instruct Peter to have another assume the obligation for them, and it is a question whether tax exemption for churches as it exists in some states, wrong in principle if demanded by the Church, and conflicting with the ideal of complete separation of Church and State, does not tend to weaken rather than assist the

Church, because it induces an "exemption and a bargaining complex."

Even at the feeding of the five thousand the question asked is, "Where shall we *buy* bread that these may eat?" (John VI, 5 and 7) and though commentators have pointed out that Philip's remark about "two hundred pennyworth of bread" probably indicates the extent of the slender resources of the disciples at that time, it also signifies that *they met their simple needs, and the needs of others* with the limited amounts in hand.

The partial interpretation of the instructions to the Seventy (Matt. X, 10; Luke X, 7) "Provide neither gold nor silver, nor brass in your purse" has caused the Church to hesitate in its financial program, and indifferent members have incorrectly jumped to the conclusion, that money matters could not be injected into church affairs without violence to some principles. *But the instructions to the Seventy were not the orders to the Church, they were words to the Ministry alone.* They applied to them as individuals, and not to the entire organization. As ministers of the Gospel the Seventy and the Twelve were not to be anxious for the morrow; their faith and trust in God to provide, were to be realized in those who recognized that "The workman is worthy of his meat" and "The labourer of his hire" (Matt. X; Luke X). The inference is, that the embryo and incipi-

ent congregation from its very beginning was to have certain items of current expense and benevolence; that they who received the ministration of the Gospel were to provide for those who ministered unto them, not as a matter of charity, but of justice. Because it was to be the duty and privilege of some one to care for them, the Seventy were to carry no purse nor scrip, and it is possible that this common practice was the basis for Paul's, "Let him that is taught in the word, communicate unto him that teacheth in all good things" (Galatians VI, 6).

The hospitality and kindness of the friends of the Lord, who ministered to Him and the Twelve can thus be explained. For them it was a duty and pleasure,—part of the normal experience of Christian life, to supply the wants of Christ. Accepting therefore the generosity of Mary, Martha, Lazarus, the owner of the Upper Room and others with appreciation, availing himself of frequent requests to sup, to abide, the Lord received the tribute of those who thus ministered to His temporal wants, who gladly did what was their duty to do.

Christians were to acknowledge their obligations to Christ and His Ministry from the first; they were to supply things needed by the Church, and they did so, not in a spirit of condescension, but one of duty.

For the duty was of such a nature, that failure to comply with this injunction was sufficient warrant for the Disciples to cease their work and leave. Were they not well received, they were to depart at once shaking the dust from their feet (Matt. x). From the friends of the Lord, therefore, the Seventy could expect support for all things needful; but from His enemies nothing. And when before His agony in the garden Jesus tells them of their mission to a hostile world, a world that would hate them, as it had hated Him, Jesus says that they are to provide themselves with purse and scrip for their needs (Luke xx, 36). Among friends they are to be cared for, they are not to be concerned, though themselves without gold and goods; but when they venture forth among men unacquainted with Christ, their tactics are to be reversed.

When as the next step, and as the result of their evangelistic work, in which they have been "chargeable to no man among them" (II Co. xi, 9), the foes of Christ have been made friends, and His enemies His followers, the situation is again altered, and they who now owe allegiance to Christ gladly make provision for their spiritual benefactors.

Is this not the cycle of missionary operations to-day? Christian forces "subsidize" missionary work at home and abroad among people without

Christ, and without cost to these people. When, however, they are no longer afar off, but fellow citizens with Christ, when they are friends of the Saviour, they recognize His needs, they begin to share in the financial obligations, and help to minister, even as they are ministered unto. Only after they have been evangelized, can they become true "evangelists."

Chapter XVI

Budgets and Per Capitas

The needs of a local congregation and its financial requirements in properly functioning vary, with many factors influencing the "evangelistic activities" of church work. The estimated costs for a year are generally presented in a carefully prepared Budget, all of which is good business. But a Budget is not a sure cure, nor a cure-all for financial ills, and it possesses no automatic remedial powers in itself for restoring to robust health a crippled skeleton of Church Finance, as many congregations have discovered.

A Budget must contain all known items of expense; all necessary costs, all advisable expenditures should be listed. No advantage is gained in closing the eyes to imperative repair to property. It is poor business, bad psychology and inferior religion. For officials to stick heads in the sand, as if to avoid an issue, leads nowhere; yet many congregations putter around with a Budget, woefully inadequate to cope with the possibilities of their situation, because of an overwhelming de-

sire "to Keep the Budget down." Delusion of delusions!

Not only is necessary work left unattempted, but advisable church activities are not undertaken because of the Specie Spectre: "It will cost too much!" As if churches were already to that point, where an added straw would break the camel's back, as if the grace of God would not be sufficient for those called upon to do heroic things for Christ! The details of a Budget and its many items will not be presented here,—others have done that well, but an added expense per year of one hundred dollars in a small congregation, to thousands of dollars in larger bodies, would enable a large majority of congregations to accomplish more easily and effectively that work which is their mission to perform, and which proceeds so slowly, because of the lack of vision as to the evangelistic service of funds. The very challenge of a larger program would lift many churches from the lethargy of financial inanition and desuetude, to the higher level of conscientious effort and strength, with its resultant flush of the realization of power.

Great things were attempted and accomplished by the founders of every congregation, whose means most generally were meagre. In comparison, the financial fruit of an established church is a slim crop, a lean harvest indeed. A little more

faith in one's own financial powers, a greater trust in God, that He helps us achieve what He desires of us, more of the spirit, "By Thee have I run through a troop, and by my God have I leaped over a wall" (Ps. XVIII, 29) will cause many to cease their financial faltering and compel them to take confident strides forward. To-day in every denomination, the financial abilities of a constituency far exceed its programs. Its potential financial energy is vast; the kinetic power of its coin is small.

The parable of the Good Samaritan suggests a procedure, which clearly demonstrates the length to which any one must go in underwriting a financial program. The innkeeper received two pence from the Samaritan, who besides making this cash payment, instructed the host to lavish all possible care upon his guest with the words, "Whatsoever thou spendest more, I will repay thee." How different from the plaintive,—"That's all I can give, and don't you involve me in greater expense!" If this miserly economy prevents or even cripples a necessary church activity, that church is false to its trust, and when churches selfishly desire not to "incur expense," they are retreating from opportunities as well as from obligations.

Along with the needs of a local congregation for its own local expense, the cost of its Benev-

olent or Beneficent undertakings must be counted as a stated, regular expense. Missionary expenses are as much "current expenses" as are local operating costs. A clearer understanding of the financial position of Benevolent enterprises would result, if benevolent costs as well as local costs were classed as part of the regular, "current," monthly expense of the church; and a more adequate support for Benevolence work would be secured, if an effort were made in behalf of the Benevolent agencies.

Not only are the distinctive "missionary" branches of church work of paramount importance. All Benevolent work is the obedience of the Church to the Great Commission; the work of all church Boards may be reduced to the marching orders of Christ, the line of connection being unmistakably clear. The missionary imperative is not optional with any one, it obligates all. It is not a kind of Protestant work of supererogation, it binds each one; and the financial objectives would be readily realized, needs would be met, if their extreme moral necessity were stressed and thus recognized. The needs of missionary forces for money will be apparent to those who are filled with the Spirit of Christ, who regard their contributions as a participation in an evangelistic enterprise. For them assessments, apportionments and "Per Capitas," are not a

tax, but they represent a great *task* to which Christ does call; they are an opportunity for them to serve Him.

The mention of the benevolent agencies of the Church and their chronic financial embarrassment always raise the issue of extravagance and mismanagement, and other criticism is directed against the Church and her agencies for poor and even abominable financial systems in use. If these objections are valid, they are to be sustained, but if other factors are responsible for difficulties and debts, for deficits and distress, the management alone cannot be held culpable. The fact will be patent in most cases, that "poor business management" is not at fault, that funds are handled with all care, and that inadequate contribution, rather than faulty distribution is at the root of the financial ills of the agencies of the Church at work.

The personnel of Church Boards is usually of exceptional calibre. Men of sound business judgment and excellent business reputation combined with a devotion to the Lord Jesus Christ, compose the membership. They are careful in administering a business, which they hold as a twofold trust from the Lord and from the Church which has elected them to office. The overhead is low, and there is a spirit to avoid useless outlay of money, such as is found nowhere else. Cries of

"extravagance" and "mismanagement" are certainly without foundation and one must look elsewhere for the secret of the problem.

What then is the situation? Just this: despite the needs of national and state church bodies for funds—represented by apportionments, assessments, "per capitas" or whatever their name, it is a strange fact, that the realization of 100% of the Budget has been a rare occurrence, if it has ever happened at all. Consequently the work of agencies as contemplated has been curtailed, and deficits have arisen, creating the erroneous impression that funds have been mismanaged. If a church membership, for example, has contributed only 60-70% of a carefully estimated budget, it can point only with pride and appreciation to those men serving the Church, who have so reduced expenses and have so economized as to salvage part of the deficit and bring it down to 10-20%, rather than the 30-40% as the facts in the case would warrant. The predicament in which church agencies, boards and institutions chronically find themselves because of only partial support is a vexing problem; it constitutes a pressing need and a compelling necessity for every one in the Communion to make some response to relieve the situation.

The Church asks little; "per capitas" as a rule are not high. And when the Church receives less than the little asked, it must state without equivo-

cation, that it expects more than the fixed minimum, from those able to give more, if it is to conduct its business well. In the minds of many, the illusion exists that a "per capita" contribution is sufficient. Such reliance upon the "per capita" to produce a desired income is fatal, for it is not a fetish, possessing a charm to conjure a result, and as a measure of contribution it must be abandoned.

It must be made absolutely clear, that the "per capita" is merely the arithmetical quotient of the entire budget as a dividend, divided by the numerical strength of a membership as a divisor. It states exactly what the gifts must *average,* but it is only an *approximation of what one is asked to give.* It is useful in fixing a budget, and establishing a quota, but it is valueless in raising a budget or a quota, unless it is regarded as an ideal minimum, unless the great majority of a membership will consider those in the congregation, young and old, unable to make such a contribution, and will therefore increase their payments, twofold, tenfold or a hundredfold, that the average may be maintained.

It is true that humble folk will make every effort to pay their obligations, and to "hold up their end," while others in more comfortable circumstances and the wealthy will consider their duty accomplished in the payment of a "per capita," a miserable mininum indeed, easily met

without any kind of exertion. The wiser practice, therefore, would be to give no prominence to the "per capita" figures, but to announce only the obligations of a membership in its entirety. This is done that each one may strive for a goal which is large and which will require effort for every one, rather than an amount, which many will be able to give with ease. The "per capita" can be stated as a matter of information, but the explanation shall be so made that every capable individual will make provision for those unable to contribute that amount, by the gift of larger sums, that a necessary average may be maintained.

The apportionment or "per capita" representing the unit cost of a great task is not a *tax,* but it is analogous to the *tax rate.* The *"tax rate"* involves a family of small income and little wealth, in a corresponding tax; it demands of those comfortably situated the payment of larger sums, in perfect justice to all. So also the "per capita" is not a fixed standard, or a stated fee, but it is a *"tax rate"* in things spiritual: it is no ironbound fixture putting all on the same financial level, making it critically high for some and ridiculously low for others, but it is a rate at which contributions for an evangelistic work are to be made.

Clear-cut statements as to the function of the "per capita" will do much to relieve many of embarrassment for failing to meet a standard

beyond their reach. A Christian making an honest offering to the work of the Lord, which is proportionate to his financial ability, will have no hesitancy then about offering his mite with all willingness. At the same time, the statements will challenge and demand of those who have more means, a more adequate response, and such folk will no longer have an easy way out, with the uneasy consciousness that they have done less than was in their power to do. The reaction to a proper presentation of the "per capita" on the part of the church organization, and its timely consideration on the part of a membership will be only favourable, and will relieve many a situation, where a burden may be placed because of a rigorous and legalistic adherence to a single standard.

Chapter XVII

Annual Budgets and Weekly Expenses

Theoretically the Annual Budget solves the financial problem of the Church, for the accompanying Every Member Canvass with its pledges at a weekly rate has provided for the underwriting of the cost in black and white. But its realization in payments of green and gold when needed is a horse of a different colour, and the striving with the financial problem from month to month is still one of the chief pursuits of the church organization, if it is not its only concern. In many cases it is a long stern chase, with receipts never overtaking the ever elusive expense.

The cause for this bad business and poor financing is apparent, and it is one to which the makers of the Annual Budget have not given sufficient attention. The Annual Budget states an annual need, and pleads for a weekly pledge, but when it neglects to state that yearly need in terms of weekly and monthly expense, it greatly weakens the case for *the weekly payment on the weekly pledge*, and reduces the likelihood of its realization.

As a business leader has said, "The secret of sound financing in business is to spend less money in one month than is received in that time, thus creating a profit in advance." Conversely the same is true: to receive more funds than are expended always leaves a margin. If this plan is adopted as an aim, if the plan is adhered to, if expenses are reduced on the one hand, if receipts are increased on the other with regular consistence, all obligations will be met, and in time with ease. What is true of business can be true of the Church in its financial operations.

Yet how many congregations are so well financed as to receive each month more funds than are necessary for expense? How many churches can show a balance on the right side of the ledger every month? A majority of the months? During the summer months? Is not the practice of juggling accounts very common? Are not Building Funds and Benevolence Accounts convenient reserve funds for emergencies all too frequent? Do not church members think with pride of their credit at the banks, enabling them to borrow at will funds for the operating expenses of the church? How many church finance committees realize the trend of their own financing from month to month, and read the penmanship in the ledger akin to the threatening doom of the handwriting on the wall? Do they realize that 200,000

churches in the United States spend annually from two to three million dollars for interest on sums borrowed for current expense? Do you know that in this they have a responsibility and a part?

The answers with respect to local congregations are obvious; but when state organizations, synods, conferences, areas and dioceses are included in the questioning, the evil of the situation dawns on one with increasing light. Are they soundly financed, in that they receive each month enough money to meet their expenses? And what of national church agencies, boards, institutions, etc., depending on the monthly contributions of their membership?

In congregations, in state and national church bodies, finances are not upon a solid foundation, because money is lacking to meet bills as they are incurred. Because it has always been so, it is assumed that it can not be changed, and such lack of support of a church membership is considered the unhappy lot of church officials, who count their financial problem one of the burdens of office. The much heralded "business system," the Annual Budget and the Every Member Canvass have accomplished great things, and have rooted out many pernicious evils. But they have not solved automatically all financial problems, as some had fondly hoped.

The weakness of the Annual Budget, which makes it inoperative is this: it does not explain that the Annual Budget is a composite of monthly and weekly expenditure recurring twelve or fifty-two times a year as the case may be. It fails to make plain that the local and the national Church is dependent on the individual contributions of its membership, not only yearly but *every month and every week,*—a relation which is real though not realized. The monthly bills and the weekly costs of the year's expense must be met with the corresponding monthly quota and the adequate weekly income of the year's receipts. This is indeed obvious, but it has not been given sufficient prominence in the financial program of the Church so as to influence frequent timely gifts: and the response to needs that are weekly, is too often one little annual contribution and not fifty-two important weekly offerings.

Nor has the payment been in advance. Were this the case, certain crises might be avoided, but one lump sum given every twelve months, or divided into quarterly payments can not be "the worship of God with offerings," nor is it alive to the opportunities of the evangelistic possibilities of a liberal purse. An interested Christian will invest as much as is possible in the causes of Christ, and as he often worships, his contributions will not be missing. For the preponderant majority

also, the payment of fifty-two representative instalments will enable them to contribute much more than the amount of occasional checks. Above all, the regular weekly offerings will provide an income for church agencies, which is their crying need.

Chapter XVIII

Annual Dues or Weekly Offerings?

The presentation of the need of the Church for weekly and monthly offerings will do much to offset the debilitating influence attached to the consideration of church contributions as annual dues, the single nominal payment of which relieves from further financial obligation and participation. The financial weakness of congregations throughout the year is buttressed momentarily by a special effort at the close of fiscal years "to avoid a deficit" and by an urgent appeal, "to pay the account in full." These things, however are matters of pride, rather than incidents in the propagation of the Gospel, which they should be; and all too soon, the respite is at an end, and the same condition exists as before. The occasion for a contribution to the work of the Church under present circumstances is the whim and the caprice of the individual, surely an unreliable subjective influence and an undesirable situation, and not the needs of the work, which constitute the objective basis for action. So much is this personal element

the major factor, that in some groups, the request to members to "pay up dues" and "pay arrears" is made with hesitant trepidation because of the resentment which ensues.

The practice of "paying up" at the end of the year is more widespread than seems possible, but the fact is reflected in the receipts of state and national treasuries, as well as in the record of the financial secretary of local congregations. For example: The fiscal year of the United Lutheran Church in America ends in June; that of Congregations and synods in September and December. In support of the contention that individuals pay at the end of fiscal years, figures show that the receipts of the national Church were greatest in those three months, being higher than at any other time of the year. One of the state bodies consistently receives 25% of its annual receipts in the last thirty days of the year. That the fault lies with the individual is clear, for he is the ultimate source of income, and his failure to contribute can not be corrected by any system of finance, no matter how excellent it is; the lack of quantity in contribution is not relieved by the existence of quality in its distribution.

How prevalent the practice of "single payment" is can only be conjectured, but an analysis of the receipts of any congregation will reveal a surprising lack of coöperation on the part of the average

member, in securing its monthly financial requirements, unless there has been education in this direction. Except for two or three specific instances, no figures can be quoted, and they will vary in congregations and localities according to previous practice. But a study of the source of monthly income in any church reveals this fact: only a fraction, considerably less than half of the church, makes payments during the month on a pledge that ostensibly is weekly. In other words, only a minor fragment, 30-40% of the whole defrays in fact the expense of the entire corporation! Only a few are attempting to cope with a problem that requires the energies of all. Is it strange, then, that receipts are so meagre, that expenses seem so great to bear? And a financial front that requires a regiment for defence and advance, cannot but know defeat and capitulate when garrisoned by a corporal's guard, however gallant.

This inference from a glance at local financial records is further supported by a study of the finances of a national body in relation to its congregations. The United Lutheran Church in America received every month in the year 1925-6, an average of 65% of its budget. This sum was forwarded every month, by but 45% of the constituent synods. If one of these synods, a leader in percentage of budget paid, (much higher than the average 65%) received remittances monthly

from only 40% of the congregations, we can hardly assume that other synods, with smaller annual totals, fared better in the number of sources of their monthly income. The assumption that these synods received even a smaller percentage would in all probability be correct.

If, then, only 65% of a budget is realized every month, if only 45% of the synods pay monthly, if only 40% or less of the congregations remit funds every month, is it at all logical to say that more than 40% of the members of churches contribute every month to the Church?

It may be objected that the Lutheran Church is not known for any great liberality, and that its difficulties can not be taken as a criterion. No iron-clad deduction can be made, but the financial progress of the United Lutheran Church in America has been with rapid strides during a time when the gifts in many communions have dropped off; in contributions for Benevolences also it has improved remarkably, and it cannot be classed, therefore, altogether as an exception. And when a leader in that denomination writes concerning the effort of the United Lutheran Church to secure an adequate income monthly: "My direct information is that there is no denomination in the country which is aiming so thoroughly to secure the steady gifts of all its members, as is the case with the United Lutheran Church in Amer-

ica," it gives at least some ground for thinking, that the divergences and the dissimilarities are not so great as have been imagined, and that the experience of the United Lutheran Church is more typical than unique.

That the inferences are nearly correct, and that they possess a high degree of probability, a comparison of these conclusions will show. Is it only a coincidence that a study of individual congregations shows that only 30-40% of a membership are financial factors in support of the Church in a given month? While a study of the national Church and its component parts gives a similar answer: Less than 40% of the members contribute monthly to the church? Is this coincidence or it is more than coincidence? If then, the evidence of the one is so nearly corroborated by the testimony of the other, can we not infer that this is a correct analysis of the problem? For the financial mountain is thus tunnelled through from two sides, the one proceeding from the general to the particular, the other from the particular to the general. If then, both engineering forces meet, and their findings are identical, it is more an indication that they have made accurate progress, rather than that their aberrations and errors have been alike even in degree and minute.

Chapter XIX

"Let the Facts Be Known"

A logical question confronts us: Why has only half of a church membership made monthly contributions? Why do 30-40% of the contributors in a Church alone make payments on their pledges? Fundamentally the answer lies in the lack of the positive motive for giving, in the lack of the evangelistic vision, in the lack of the spiritual perspective regarding money among the membership. Few feel the immediate responsibility requiring a weekly payment on the weekly pledge, fewer recognize their privilege to be so associated with the Master in His work, few take the initiative in their financial relations to the Church, and the Church becomes the victim; says the old adage "Everybody's business, nobody's business."

With this lack of the positive motive, with the failure to behold the Evangelism possible with money and with definite information to the contrary not available, there still persists the fallacy: "The Church,—local and national,—has lots of

money!" and no dream-shattering challenge comes to destroy the delusion and present a compelling incentive for regular weekly payments from everyone. A close-mouthed policy of information has induced a close-fisted practice with funds.

There is a silence about financial situations in the Church which would be impossible in non-ecclesiastical spheres,—situations which would sometimes lead to petitions in bankruptcy, voluntary or otherwise. There is a meek submission to circumstances, embarrassing to and even hindering the great cause of Christ, which is regarded in many cases as but a phase of the virtue of self-humiliation, and this disposition of silence and seeming satisfaction of officers, is construed as a willingness to endure, if not as ability eventually to cope with, the situation, without more strenuous effort.

Two factors cause this chronic silence: an implicit faith in the Annual Budget and the Every Member Canvass to correct the evil, and its corollary, a fear that nothing will improve the situation, if the Annual Budget and the Every Member Canvass in its present state do not do so, —amounting to an admission that the end of resources and methods has been reached, and that the possibilities are exhausted. The Budget and the Canvass are necessary and essential, but they are only parts of a system, and do not constitute

the entire operation of financing the Church throughout the year.

So much has the Canvass been emphasized, that the activity of getting the subscriptions has been considered the equivalent of getting the cash. We have insisted that every one "Make a Pledge" in no uncertain tones, but a quivering whisper alone has been heard about making the payment weekly. The result has been, that in most instances, subscriptions at a weekly rate have not secured payments at a weekly interval, thus providing the Church with little ready money and maintaining for it the reputation of "Slow Pay."

Quarterly statements have been advocated and are in general use. They are issued four times a year, and directly influence the receipts of as many months. The other months, the major portion of the year, must shift for themselves. And it very often occurs that these statements of personal accounts arouse some resentment unless some pointed information of general character has been furnished beforehand. For the quarterly statement attempts a dual mission: it declares the pressing need of the church organization for funds; it requests an immediate payment on account, without questioning in any way the ultimate realization of the full amount of the pledge. But frequently the contributor confuses things, becomes sensitive about the matter, acts as if the

integrity of his intentions were assailed, and takes offence at the statement. By stating a need often, omitting the direct personal reference, by presenting needs as frequently as they arise, the needs will finally become evident to all. They will constitute an appeal in themselves producing results, because of the obvious inference, and with the background of financial necessity made plain over a longer period of time, the quarterly statement will come with a single purpose only: an appeal for funds at once, the reason for which has already been made clear.

How shall this be done? The answer is: a steady, consistent effort to secure the *Weekly Payment on the Weekly Pledge*. The annual budget considered in terms of weekly income and the conscious and conscientious efforts to provide that income weekly, are necessary adjuncts of the Every Member Canvass Financial System. Not agitation in haste, but education in leisure as to the needs of the Church is the solution of the problem. The weekly income needed reduces the large annual cost to its lowest possible terms, avoiding the numbing effect of large numbers and substituting in their place smaller items more easily handled. The effort to secure the income weekly will obtain regular and frequent payments on pledges, formerly irregularly and infrequently made. This combines true religion with good busi-

ness, for the Church organization can more effectively accomplish its work with funds ready for every need.

One fiftieth of the annual budget approximates the weekly income needed. To receive this sum every week of a fiscal year, will enable a church organization to meet its obligations regularly, to avoid borrowing, and to show a slight balance from month to month. If the membership is informed of this object of its officers, which will eventually eliminate finance as a serious problem in that congregation, the membership will adopt this aim as it own, and the response of many will be a revelation.

In this effort the experience of the clergyman, who came to Benjamin Franklin for assistance in building a new meeting house for a group of Dissenters, will become ours. Though Franklin refused to give money or services, he offered the following advice, which when followed, provided sufficient funds for the work:

"Apply to all those who you know will give something; next to those of whom you are uncertain whether they will give any thing or not, and show them the list of those who have given; and *lastly do not neglect those who you are sure will give nothing, for in some of them you may be mistaken.*"*

*Russell's, "Benjamin Franklin—First Civilized American."

And by telling every one, regularly and consistently, the facts in the case,—by including those, who, "we are sure will not be influenced," we shall obtain a surprising result,—for in some of them, "we shall be mistaken."

Chapter XX

"How They Shall Be Told"

Full information as to receipts and expenditures for the month must be given every month. To avoid a vast and confusing maze of figures, only the totals should be included at first. The comparison, favourable or otherwise, with the monthly quota of receipts should be made. The number of Sundays of the month on which the weekly income was supplied, should be given: the statement of this financial goal will stimulate to greater effort.

The number of contributors in a congregation is a matter of interest to all. The answer to the question: Is every member of the Church a contributor? is one which everyone should know. (Is it true that only 50% of a membership contribute at all to a church?) Gains or losses to the original number will be quickly noted from month to month. How many members make some contribution during the month is a fact that should be stated, as well as the number of those who have made no payments for the current year. If

the Church has accounts receivable from those in arrears, their number and the total amount of the indebtedness should be published, as a reminder that the Church has not forgotten. The amount of unpaid bills should be listed, that the need for continual co-operation is always emphasized. These facts will become an incentive for all to give: the interested folks will be stimulated by the encouraging co-operation of so many; the disaffected will be brought to know that their lack of co-operation is a more serious factor and a greater handicap than they realized. With the continual standard: "A Weekly Payment on the Weekly Pledge by Every Member," aggressive effort will be rewarded in the willing and cheerful compliance of an increasing number of people.

In time, and perhaps suddenly, the 30-40% of financial co-operation with consequent financial inability, will develop into 60-80% co-operation with ensuing financial power and stability. And the habit of accumulating a deficit steadily throughout the year, because of inadequate monthly receipts, will be broken as the opposite practice is begun. A specific instance of striking results is the experience of at least one congregation, which include these pertinent facts in its monthly news letters that aimed at the upbuilding of "Church Morale," yet which succeeded in improving the financial situation as well.

This direct dissemination of financial facts will set many healthful influences at work: they will become the topic of conversation wherever church members meet, and active whole-hearted members of a congregation, equipped with these pertinent facts can overcome much misunderstanding, can quietly enlist the co-operation of those known to be financial sluggards. In this way, too, the burdens and problems fall with their full weight not upon a few leaders and officials, who ought not to bear the brunt alone, but rather upon the many, who are to be informed of the cares, and whose effort and prayers can lighten the burden for others.

This method of information and education is at direct variance with the current practice in so many places. But "Let the people know the facts!" is the only hope for progress. Bitter and unpleasant as they may be, the facts ought to be made known. Too often, pastors and church officials hide unfavourable facts. In the constant faith and hope that "things will improve," they put an optimistic construction on circumstances which ought to be viewed with alarm, which ought to call forth unflagging zeal, and entail mighty effort on their part, rather than the simple consignment of the entire responsibility to the Lord. Faith in God, and reliance upon Him to come to our aid, are not to atrophy the muscles

of our own labour, even as we serve Him. We can not commit to Him the part of the task which He assigns to us, and much potential financial betterment and improvement are lost and unrealized, because no steps are taken in that direction by laggard souls, and the promised Blessing of God upon them is lost, because of the lack of consecrated endeavour, which shall bring the Benediction of God.

Is the common silence of officials on matters financial induced by any fear that criticism and ridicule await them as harbingers of bad news, should they speak the truth? Do they fear censure, should they sound the alarm as to financial predicaments and perils? They may well fear condemnation for not breaking silence, for failing to state: "Progress has not been made"; for neglecting to tell the Church: "You have not kept and are not keeping even the letter, to say nothing of the spirit of the financial obligation to the Church"; for not resorting to some emergency measures to avoid financial disaster, while the opportunity still affords to avert it. For when the Church is suffered to slumber, despite the financial crises impending, when it is kept "blissfully" ignorant of danger at hand, then woe to him that cries, "Peace! Peace!" when there is no peace, and woe to the watchman "who sees the sword come, and blows not the trumpet."

As the needs of the Church are made known, as its weekly and monthly requirements become part of the familar understanding of the rank and file of the Church, it will reveal that *ignorance of needs* rather than *unwillingness to meet those needs,* is at the root of our financial weakness and distress. It is misunderstanding and failure to perceive, which cause most difficulty, rather than opposition and antagonism; and the lack of information as to the vital character of individual initiative and co-operation has not stimulated the many to any activity. If this position seems far-fetched, let some one make the same experiment, and exhaust the possibilities that lie within the regular statement of need, before he is resigned to the dismal fate that things cannot be improved.

It is obvious indeed that the cost of printer's ink, postage and clerical help to secure payment, is a sound investment, in which the returns far exceed the original outlay. An expenditure for such pointed "publicity" may obviate the need of other less efficient church literature; but even an additional expense is not to be shunned in the light of the probable good accomplished. Financial information must be sown to reap financial harvests, and a maximum of more efficient church operation could be effected with a minimum of cost.

How general and imperative the need is for more specific information relative to the operation of the Church, Dr. Greenfell states in "What Christ Means to Me"; "Travels have convinced me that inefficient propaganda is still the weakest part of the missionary enterprise . . . . To take refuge in saying that we should trust in the Lord to do the least attractive end of the work, is too often a form of selfishness or idleness. We do not work at the problem enough, and put enough of our energy and money into illustrating it, to make it intelligently interesting to the average audience, who are interested . . . . when one has real information of a convincing nature to impart."

When the objective needs of the Church in accomplishing its mission of Evangelism, of bringing Christ to men, are made known generally and specifically, from month to month, the subjective duties, the ethical re-actions will be logical deductions for him, who recognizes the worth of the Church and the dependence of mankind upon the Gospel of Christ. The needs of the Church will concern him much, he will be impressed with his duty more and more, and as the needs are related over and over again, he will go to greater lengths of Christian service. Thus elements will be added to his religious life, effecting a more complete Evangelization of his heart; Christ will mean more, necessitating a fuller sense of Stewardship.

For more of the man will mean more to Christ, which will be reflected in a greater evangelistic effort on his part.

It is a question in the minds of some whether the Church has not arbitrarily stressed duties to the exclusion of a presentation of needs, which would influence a recognition of duties in themselves. Duties of members in relation to church programs have been matters of insistence and compulsion, not of enlightenment and persuasion. A legalistic whip has been used to drive, instead of the more powerful and effective urge of an underlying principle, once made plain. We have so much delighted in the "Thou shalt" and the "Thou shalt not" of Scripture that we have arrogated their use to ourselves, giving the impression that we, as persons, are the authorities to be obeyed. And in financial activities as well as other spheres, men have rightfully questioned the supremacy of Roman or Protestant Pope. We must make plain, that our voices are lifted only because the "Lord hath need," and with this statement of fact, we, as were the Twelve, shall be amazed not only that this need will be supplied, but that this will be done "straightway."

As some one has significantly remarked: "Stop telling folks what they must do. Tell them what the Lord needs." And in allegiance to their Saviour they will respond. In this way, the "render-

ing of money" and other personal service for the Lord will be an inner spiritual achievement, instead of the external mechanical acquiescence to the program at hand.

Thus the correct motive, the foundation of duties will be established, a long process perhaps, but much more worth while. For it is easier to proceed from a correct motive to a better method than to arrive at the proper motive because of the method alone. The motive influences the entire personality; the method may affect only a part of a man's interest. If industry in its safety compaigns learned that the elimination of hazardous operations and the addition of mechanical safeguards did not produce the desired results, until the active co-operation of the personnel was enlisted, if industry then set itself to the task of recruiting the personal element to avoid accidents, so can the Church, concerned with Salvation as its eternal campaign, hope to realize results with improved methods, only after the right motives have been instilled, and the needs laid bare.

Chapter XXI

Church Night

If motives, purposes and current needs are to be accented, and if there is to be a possible alteration of the emphasis of duty, it is advisable to examine the "canvass" itself, as to fitness for its work. For the educational work twelve months of the year is still to be crystallized in a canvass, which shall secure from the members of a church the subscriptions needed to underwrite its program for the year.

The Every Member Canvass is a campaign for pledges to meet the cost of church work for a year. It is conducted annually on a specified date, by a group of workers, who in teams of two visit homes to secure these pledges. The workers have been instructed and coached, they have been commissioned for the work, and their coming and its purpose are known to the members, who have been informed of the more important details. The question is: Does this method meet the requirements? Does it live up to expectations? Does not interest in the Canvass lag?

Is not too much responsibility placed on the workers? Do we not centralize on the workers, to the neglect of the bulk of the membership? Does not the majority of the membership require more enlightenment concerning finances in the Church than do the canvassers themselves? Are we not mistaken in telling a few "how to conduct the Canvass," rather than in telling all, or as many as possible, *what a canvass is for?*

And if we have "specialized" with the workers, are they able to convey all that they have received to others, who need that all, worse than do they? Would there not be richer promise of success if the entire congregation were the object of intensive cultivation, and of the direct effort of the church organization? Instead of limiting the best informational and inspirational effort to the canvassers, would it not be a measure of wisdom to include as great a percentage of a membership as possible in a direct effort? Should not a maximum number come into direct contact with the skilled leadership, and hear at first-hand the nature and the need of the program?

Except those trained to teach and sell, people retain only a small part of what they see and hear. With the same exceptions, people are unable to convey to others all that they retain, no matter how complete their impressions are. The result of the presentation of church programs through

the medium of workers alone is this: only the unusual church can muster a force of canvassers well qualified to conduct a real canvass; the program suffers a two-fold or three-fold reduction en route, and the ultimate object of our educational effort receives but a small part of the original, producing but a partial understanding. For example: a program is presented at a canvassers' meeting, of which the worker may grasp 80%. As he presents that 80%, he may omit a vital 20%, bringing the total of his delivery to 60%. If the hearer loses only a fraction of what has reached him, he has hardly received one-half of the original program, and that half is ordinarily insufficient to stir him to an unusual financial exertion, which is critically necessary.

On the other hand, the transmission of a program to an entire membership removes the "middle-man" as the only source of direct information, and gives the average man a more complete understanding. The work of the canvassers also comes with more telling force, because it supplements what has already been supplied. It does not undertake the entire task alone.

Printed literature can supply some information effectively. (Cf. direct-by-mail advertising and mail-order houses.) Variety in making-up must guard against monotony and lack of attractiveness characteristic of much canvass literature. Pointed

paragraphs, a picture or two, two colours, will capture the curiosity of the reader at once, will awaken interest and invite an immediate and a careful perusal. But literature can not supplant the direct contact of the average member with the leadership of the church organization. It is highly essential that a meeting of these two elements be brought about ten days or two or three weeks prior to a canvass, that the most beneficial results may be realized.

Such an opportunity is offered by a "Church Night Program," which is the occasion for the consideration of the financial needs of the Church. Whether held on the day of the mid-week service or not, is immaterial; its success depends on the effort to secure a splendid attendance for that night, and on the devotional character of the meeting, which stresses the Evangelism possible with money. Social features, supper and a short program can be harmonized with the business of the evening, but the spirit of service must be greater than the influence of novelty, or the purpose of the evening will be defeated.

The chairman of the Canvass or the one best suited for the purpose states the case, not to the workers alone, who should be present, but to the great numbers in attendance. These will be impressed with the frank appeal and the candid challenge of the occasion; and they will be de-

lighted with its fellowship. They will hear not a faltering word, but a splendid aggressive presentation made by one enthused about his subject, who can also put fire into his words. The addresses, limited and to the point, will elevate the Canvass to a much higher plane than a splendid mechanical collection device. Besides supplying information and inspiration, the group meeting makes the individual feel his financial responsibility in relation to the entire group, and because the salient points have been driven home by the speaker of the night, the path of the canvasser has been made smooth. Thus the expert salesman has reached the largest number of prospects with a single effort, and the Canvass may be continued as before. A "Church Night" for information and explanation prior to every Canvass is essential.

The Church Night Program affords ample opportunity to visualize the financial program. Charts, signs, pictures, and graphs speak a great message to the mind through the eye, which is more readily grasped, and which is more effectively retained. The substance of the appeal, the meat of the literature, can be expressed in pithy sentences, whose very arrangement and colour give more weight to the words. Amateur sign painters can make creditable posters; students in schools with a penchant for drawing can make more artistic productions; a professional sign painter's

skill will add materially to their usefulness and value. If salesmen and advertising men are members of official boards, their abilities and advice will be reflected in the excellence and the "punch" of the finished product.

Charts concerning the needs of the Church do not visualize for the present moment only, they preserve a message for the future. Their display in the church after Church Night will give them opportunity for silent yet eloquent work, for those who desire may study their meaning again and deepen correct impressions. Those who have not seen them may be directed to them, where the canvasser has the opportunity to state his views, which should enlist the more active aid of the other.

Chapter XXII

Subscription Sunday

With the charts and addresses of "Church Night," with literature mailed to the homes, and with a specialized instruction for the canvassers, the preparation for the Canvass is complete. The step remaining is to secure the pledge, for the entire ground has been covered, and the response of the membership alone is necessary. If most of the work of information has been completed with the Church Night program, is the actual canvass necessary? Must all of the members be *visited* to complete the work, or can they not themselves put the finishing touches to the task? If the results can be obtained by eliminating the work of the visit, why operate that financial machine? In the light of more complete education as to needs, and of the more extensive preliminary work, where a great number have attended the Church Night meeting, and in congregations *where a visitation for persons has been held,* with a definite evangelistic objective, does not the Canvass become a gesture? If it is a form, why not abandon

the actual visiting connected with a canvass and substitute an equivalent, which is much simpler, and at the same time more effective?

To abandon the actual Canvass or the greater majority of the work of the visiting is the plan. But this is a suggestion to discard the Canvass, only when other plans and other machinery have been installed and are ready for operation. All the features of the Every Member Canvass Plan are not to be scrapped, but more suitable and adequate processes are to be substituted. In the place of the Every Member Canvass Sunday, on which the members are visited in their homes to secure financial support, the Every Member Subscription Sunday is held, on which members come to the Church, to present their pledges. It becomes a plan, *not of waiting at home for solicitation, but of coming to church to offer what is needed.*

The circle of those who actively participate in the "Canvass" should be widened to include more and more members of the church. No longer should the responsibility rest upon a few, as a specialized and even technical effort to go out and "make a collection of pledges"; the burden should be placed upon the many, to come and "bring an offering," as a part of their normal Christian life. Not only should a fraction of the membership assume an aggressively active rôle, but the unequivocal aim of the church organiza-

tion should be to divorce the vast majority from the notion that passive acquiescence to a church program is the essence of Christian discipleship. If the Every Member Canvass has accomplished wonders in enlisting the financial support of individual Christians, and not only that of heads of families, the Every Member Subscription Sunday can gradually succeed in stimulating individual initiative with respect to financial obligations, and in securing even greater liberality in the offering. The Every Member Subscription Sunday puts finances in their proper background, by giving every one an opportunity to make his offering, before setting members of the Church at work to go and get the pledges needed.

The plan followed has been this: at the close of the Church Night Program the pledge cards were distributed to all present. The tone of the evening had been worshipful, and in the spirit of worship and service the members were asked to consider what part of the specific need of the congregation for funds they could supply; what would constitute for them a fitting worship and service of God, with their weekly offerings. There was to be no haste in coming to a decision; cards were not received that night on principle, but between that night and the morning of Subscription Sunday (in the first case the next Sunday) the members were to consider and to determine the

extent of their financial contribution, make the pledge and then return the card at the morning service. (The absent members received their cards by mail, so that all members were in a position to return their cards at the desired time.)

There was no "high pressure," no hurry and coercion about "signing on the dotted line now!" There was no objectionable feature, where in the excitement of the moment and in submission to the trend of events, large subscriptions were written to be rued later. Must the Church resort to and rely on such doubtful tactics to secure funds, or is not the urge within capable of adequate expression if sufficiently enlightened? If in financial programs we have worked on our fears ("Hurry,") can we not rely more on our faith, faith in God and in man, that a regenerated and consecrated heart will do what he or she should do? Are our insistence, our influence and our surveillance necessary until such times as our members make their financial decisions? The needs of the Church, the need of Christ for funds to carry on His work, presented regularly and often, clearly and well, have far more power to influence adequate contributions than have our personal coercion and compulsion. Let us then not increase the pressure of our persuasion, but let us cultivate the brilliance of our enlightenment.

Some may imagine that the "Church will lose

out" by giving folks plenty of time to think things over. On the contrary the Church often suffers a financial loss, because it demands haste in securing a response, where mature reflection would alter the situation. In fact the Church will only gain with the increased deliberation of her members concerning their financial obligations.

Under the present financial system the quick judgments of members in making a pledge are final decisions, from which, in the very nature of the circumstances, there is usually no appeal. When the pledge card is given to the canvasser, the transaction is closed, and the matter is dismissed from the mind. If qualms of conscience arise as to the extent of the contribution, they are stifled with the thought that "it is now too late to do anything about it"; and the initiative required and the humiliation connected with the admission to another, "My pledge is too low, I want to increase it," are obstacles which the ordinary Christian can not easily surmount. The convenient determination "Better next year" leads nowhere, for it becomes evanescent, and the powerful motivating force of a guilty conscience is dissipated, because it is not harnessed at once to an ingenious process for effecting a change. The Canvass very often reflects the truth, "Haste makes waste."

On the other hand, the Subscription Sunday

with cards in the hands of the members for a longer time, gives ample occasion for reflection and for *revision without embarrassment*. Church Night has appealed to every one to consider thoughtfully and prayerfully his financial responsibility; it has pleaded for time to be used in reaching decisions; and pointed paragraphs mailed to every home have asked the question, "Does your pledge represent your utmost financial co-operation, or is it but a fractional part of your financial ability?"

By whatever way the heart is thus stirred, it is still the simplest matter for any one to recall his original pledge, and to increase it. With many worldly factors and selfish impulses blocking the generous promptings of a heart seeking to serve God, the Church must not put barriers in the road, but seek to make ready the way for those who desire, after reflection, to increase the possible small pledge already made, but which has not yet been returned. And if this method will prevent many from becoming the Ananias and Sapphira of the modern day, the Church must exert her effort for their sakes and her own, to aid all her members to reach genuine decisions and alter hasty judgments while it is "still in their own power" (Acts v, 4.).

An illustration of the truth of this principle is cited, not from this specific financial campaign,

but from the experience of the business man who was soliciting a friend at the time of the Canvass. A small pledge was offered but quickly refused. With words that struck home, the worker said: "If that is all you can offer in support of the Church which brings you so many blessings, I am ashamed of you. At least I can not turn in that amount for you." And leaving the card with the friend (not the ordinary Canvass procedure), he went his way. That friend was now in the position of the man who had to offer his subscription himself, without the good offices of some intermediary to solicit him. He came to grips with himself, and when he returned his card, it was for five times the original pledge. The Church had benefited through a more representative contribution, and the decision was a moral victory for the man, who had come to his decision himself.

Aside from the increased pledges caused by more education and a clearer presentation of needs; and in addition to the psychological value of the transition from "getting a collection" to "making an offering" the Subscription Sunday as the ideal method of securing funds has other factors in its favour. True, all members will not respond at once to the request "to bring their pledges to church." A partial canvass will still be necessary but the bulk of the work will be completed before even one visit is made. Year by year

also the percentage of visits will be reduced and become almost negligible, as more and more become accustomed to the plan and subscribe as requested. And the canvass of the small remainder will be all the more complete and effective for the following reasons.

The number of voluntary subscriptions made reduces the number of members to be canvassed. These fewer members will mean a decreasing number of calls, reducing the number of workers who are required. They can be selected then with special reference to their inclination and aptitude for the work. With a minimum number of calls, more time could be devoted to each visit, and where unusual cases require expert attention, where there are difficulties to be smoothed over, the proportionately large number of skilled workers makes that possible.

The spirit behind the Subscription Sunday is one which will grow from year to year. The original members will fall in with the plan, and as new members are received into church fellowship, a brief word of instruction will secure compliance with the method by them. In a very short time the voluntary offering of the subscription will be the practice of the entire membership almost without exception, justifying the confidence of the Church in her members, which also "expects every man to do his duty." And as the

energies of the many, once organized for service in a financial Canvass, are directed to the more important business of presenting Jesus Christ—as the primary objective of church work, the seeking of the individual supplants the secondary means, money, as the major concern of many—not only will the vexing problem of finance be solved, adding to the Church's prestige, but the morale of her members will be strengthened, because they will see more clearly their own business, and achieve results with God's power.

Chapter XXIII

The Ability to Give

If the duty of financial participation in the evangelistic work of the Church becomes the conviction of every one; if a greater proportion of members is trained to take the initiative in giving, and to make an offering instead of waiting for a collection to be made; if there is a growing tendency to spare the Church the labour of "coming to get it," and to eliminate the corresponding feeling of resentment in some circles (when the canvasser is prevented from making his call on the day set, or is unable to appear within the designated hours), there must still be infused a sense of ability to accomplish, and a confidence to do what is required must be created.

A man may need a home badly; he may recognize his duty to provide suitable shelter for his family; he may desire to do so with all yearning, but unless he is convinced of his ability to "swing the thing," he is wary of attempting a proposition beyond him, and he bides his time until his prowess is established. The realtor in making the sale

of the home, as well as any other merchant, makes extensive use of the argument "ability to pay," and it is often this feature alone which closes the deal.

The question raised therefore is this: Does the Church convince anyone of his ability to cope with his financial obligations within the Church? Is it not true that the Church states needs, how inadequately has been seen, that it thunders away about duties, and that, even if any desire to assist is awakened, the bold and dogmatic but unconvincing assertions, "You can afford it," "You can surely do it" are not calculated to make these abilities clear?

In the melody of church finance a subtle harmony is lacking because of the minor tones; a little attention to the ability string would change the solemn minor to a joyful major chord, which would sound a note of gladness and not one of sadness.

The result has been to give rise to certain distinct groups within the Church. Only a small percentage of members feels their own financial abilities with respect to the work of the Lord, and gives "according to that a man hath." A greater number of people may have a desire and an honest intention of doing more for the service of Christ, with the actual financial ability to exceed their present attainments; but because this

ability is not recognized, because the impulse to evangelize has not gripped their financial imaginations, because they distrust their financial powers with respect to the Church, their desires are not realized in more liberal church support. They are mistaken in the notion that they are doing their utmost for the cause of Christ, and the blunt statement of fact that their ability exceeds their donation, will not influence them in the least. To them the Church must devote some time, *not to convince them of a duty which is recognized, but to reveal to them a latent power, which they possess*. They have the right intention; confidence in their power to do more must be created and cultivated.

A far greater group of members consists of those who have no desire to exceed their present contributions, because they are firm in their opinions that the limits of their liberality have been reached. If the circumscribed area of their generosity were compared with the wider field of their actual financial ability, they would quickly recognize the great divergences and make some necessary adjustments. The arbitrary notion, however, "You can do more for your Saviour" is not accepted, and it remains for the Church to bring many to that point of view: to assist them in recognizing a greater financial ability and to insist upon its acknowledgment.

How then shall this ability become apparent?

A more adequate conception of the essential worth of the Church will indirectly influence a greater liberality. The realization that the evangelistic enterprise of the Church permits of no exception and no exemption, and the knowledge that the Lord's "I am with you always, even unto the end," is restricted only to those, "who go . . . preach the Gospel to every creature," will stir many to retain that blessed companionship, the reality of which is conditioned upon evangelistic service. And the grace of Christ, the peace of God are often far from us, the mystic Presence is not a reality, because in our adoption of financial contribution as the chief if not the only mode of service, we have lost the evangelistic purpose, to which finance is to be committed. Because there has been no Kingdom vision in connection with our money, we have stinted our efforts, and have not exerted ourselves to the utmost.

The ability to pay in full all present church obligations and to enlarge the field of our operations is demonstrated in the following figures, which give luxury costs a huge proportion of the total annual expenditure in the United States, and put church contributions on a shameful plane. The literature of the Near East Relief in 1924 included the following comparisons of amounts spent for luxuries in the United States in 1922:

Passenger Automobiles	$2,000,000,000
Tobacco	1,500,000,000
Theatre	804,368,000
Ice Cream	527,000,000
Candy	500,000,000
Cosmetics	500,000,000
Jewellery	405,000,000
Chewing Gum	52,000,000

In 1926 the total expenditures of the churches in America were $654,000,000, a large sum of money indeed, but insignificant when compared with the large costs of the leading luxuries, and amounting to but one tenth of the total cost of the luxuries above listed. The comparison of $6,288,368,000 with $654,000,000 surely indicates that the Christian public is well able to contribute much more for the work of the churches, than these churches now receive. Some authorities state that the cost of some items which may be regarded "luxuries" is as high as $12,000,000,000, which makes the gulf between the ability and the actuality all the wider.

That these figures are conservative, a comparison with Elton R. Shaw's figures in *Thrift,* a banking publication, shows.

He says, "We spend

$2,000,000,000 for automobiles.

$2,000,000,000 for movies.

$5,000,000,000 for food luxuries.

$2,500,000,000 for tobacco, snuff, cigars, and cigarettes.

$3,000,000,000 for joy rides, pleasure resorts, and races.

$750,000,000 for face powder, perfumes, and rouge.

$500,000,000 for jewels.

$400,000,000 for toilet soaps.

$300,000,000 for furs.

$350,000,000 for candy and cake.

$350,000,000 for soft drinks.

$250,000,000 for ice cream.

Uncle Sam says we thus spend $22,700,000,000 for luxuries."

An editorial of the *Ohio Christian News* entitled "Dollars for Motors; Dimes for Churches" makes this pointed comparison: "Here in Ohio we are paying our preachers about half as much in the aggregate as we pay to the state government in *gasoline tax* . . . the revenue of 663,000,000 gallons of 'gas' falls just short of $20,000,000; pastors' salaries do not average more than $2,000, giving a total of perhaps $10,000,000 for the whole body of ministers. Add to the ministers' salaries all the other current expenses of Protestant congregations in Ohio and the total will still fall short of this single, comparatively small item in the cost of

operating our million and one half motor cars. And the church expenditure seems infinitesimal, if you try to compare it with the total cost of automobile operation. . . . And still we hear church members complaining sometimes about the 'high cost' of maintaining their churches. If we face such figures as these honestly, we must admit that we have not yet begun to support our church enterprises on a scale even remotely commensurate with their true value. How much did the members of your church spend for 'gas' this week? And how much did they contribute to the church budget?"

From this it is apparent that sums for luxuries are measured with a bushel basket; money for the Church is doled out with a thimble. Amounts for the "incidentals" in life are hurriedly estimated with a yard-stick; for the essential Church and the indispensable Christ they are accurately gauged with a micrometer. The petty cash for the Church in cents is constantly remembered and therefore magnified; the vast appropriations for luxuries in dollars are forgotten and therefore minimized. The beam of luxury seems small and gratifies, because it tickles the eye-ball of our vanity; the mote of liberality looms large and irritates, because it pricks the tender flesh of our selfishness.

The *monthly payment* on a moderately priced car is *twice the yearly contribution* of the average

member of the Church, and such monthly payment of $50.00 is more consistently met, than is the annual church cost of the smaller $25.00. One large automobile financing corporation reports a loss from cars reclaimed for non-payment that is only one twenty-ninth of one per cent.; only a few homes, involving greater costs than church contributions, go by default, but the shrinkage on church obligations is put at 8%, if a higher figure is not more correct.

The growth of the number of savings bank accounts, the increase in the number of insurance policies written, the vast American army of men who own their own homes, and other indications of thrift—are further proof that the ability of the American church member to contribute to the Church is far in excess of the cash which he expends for the support of the "most essential institution" in the world.

The evidence offered by an analysis of the expenditure of the cents of the dollar is in support of the contention that the ability to give far exceeds the amount realized by the Church. Of every dollar spent in the United States, the following items involve the following costs in cents:

Living	.24½
Luxuries	.22
Waste	.14

Miscellaneous	.13¼
Investment	.11
Crime	.08½
Government	.04½
Schools	.01½
The Church	.00¾

Of the annual business turn-over in the country, amounting to $80,000,000,000, the Church's investment of $654,000,000 represents but a fractional part of one per cent. If the Church with so little accomplishes so much toward stabilizing life and making culture and civilization possible, would not a more adequate support of its programs enable the Church to accomplish even greater things, especially since the Church is so hampered by being "under-manned" and "under-moneyed"? And if the service of the Church were more aggressive, if it thereby becomes more efficient, if the church member "can afford it"—should not some effort be made to bring him to that point of view, that he may help the Church to the full extent of his ability?

Chapter XXIV

The Leaf from the Ledger

In a discussion on the floor of a synod relative to the financing of a church institution, a statement was made by one who favoured the project, to the effect that the matter should be undertaken at once, "for the money was there." Another arose, and while agreeing with the speaker, pointed out that his very words summed up the difficulties of the situation. With a gesture beyond the church he said, "The money is there!" and as he pointed to the altar he concluded, "It should be here!" That is the crux of the problem: to secure some of the funds which seem to be available for anything and for everything for the service of the Church. How then shall the Church divert some waters of the great financial stream to its own channels, that the power may be harnessed to the turbines of its own beneficent operations? How shall the self-centred financial life of a church membership become Christ-centred?

The problem of "more money for the Church" to enable it to function more adequately, is one

of transference of expense, and we shall therefore examine those items first, which ought to be reduced in favour of a greater income for the Church. In the scale of cents of the dollar, quoted above, the total waste seems a field where some improvement should be made; and the proportion spent for luxuries is so great, that it could be diminished very readily if there is a desire to accomplish an "Evangelism" with funds.

That affluent America with its careless disregard of the sin of waste, is lavish to the extreme has been established many times. The actual waste of the average Christian family may not be Fourteen Cents of every Dollar expended, but it is for many families a considerable sum. If the conscience of many were quickened, if vigilant oversight and strict economy were practised, the sums wasted by every one could be reduced, great or small as the original factor might be. The saving thus effected is to be given to the Church as the first step in securing for it a greater income for support of its program in ministering Christ to men.

Americans are also known as an extravagant people. All church members may not spend Twenty-two Cents of every Dollar for luxuries and for unnecessary things; but some will devote to luxuries even that much, if not more, and most members will be amazed at the huge segment of in-

come which is devoted to expenses for luxuries and incidentals, when that sum is once accurately computed. The plan is to reduce some items of luxury expense, and to eliminate others; to give the cause of Christ the balance thus created. The sums thus salvaged from "waste" and from "luxury," together with the original pittance which the Church received, will easily total 10%, if not more, and the physical financial actuality of the tithe is realized as the psychological barrier, "It can't be done! I can't afford it!" is removed.

The solution of this part of the money problem may be thus stated:

1. It becomes a question of Christian management. The great costs of "living," which leave but little margin for investment in the business of the Kingdom can be surely reduced by one who so desires. "Where there's a will, there's a way!" and if no way is found or devised, we may conclude that not only is the will to do so lacking, but that a determined negative is alone responsible. "Where there's no way, there's a won't" is equally true, and the Church must influence the heart to respond, before advocating methods which will be helpful in reaching a goal.

2. *Substitution within, not addition to* the original total expense is the key. A subtraction here and there from amounts spent for other things,

and the addition of that amount to the church contribution do not vary the total amount of money spent. A man who is motivated by the correct principles will surely desire to support the things that are supremely worth while, for the effect that they have upon him, as well as for the good that they can accomplish in others. The Church is not advocating an extravagance in asking for more funds; it is restating: "What a man earns, goes into his pocket; what a man spends goes into his character," in order that men may strengthen the fibres of the soul, rather than grind them to pulp in the feverish round of dissipation.

3. The legitimate thrift of any one is not lessened. Miserliness indeed may be affected and become a pale generosity, which is necessary; but a man who is systematically saving need not save less to give more to the Church. The Eleven Cents of the Dollar representing Investments did not yield one penny is securing more money for the Master. Wesley's "Earn all you can; save all you can; give all you can" is thus realized.

4. Sacrifice and self-denial are not involved in this substitution. Living costs and miscellaneous expenses were not reduced by the slightest degree in providing a greater "working capital" for the Saviour. A luxurious mode of life will be altered, but in the majority of cases a comfortable living will not suffer in securing at least a tithe of income

for religious purposes. If living conditions are not changed in supplying more means for the work of the Church, these added contributions can not be termed "sacrifices" and "self-denials" at all. It is pure carelessness with our vocabulary to use these soul-stirring words to designate the superficial donations of a few dollars at Easter time or upon other occasions, when the "self-denial offering" is but the fraction of the cost of new spring finery and but a fragment of the ordinary living costs. Except in the gifts of most humble folk, the American Church does not know what sacrifice and self-denial mean, and mediocre and inferior financial attainments are not to be heralded abroad as pecuniary heroics.

5. The knowledge that money accomplishes an evangelistic service for Christ, prompted by the thought that it is an expression of love to Christ, will do much to encourage church members to abandon their prejudiced notions of liberality, and in their contributions more nearly to approach their financial ability as a limit.

But how shall we proceed from the universal to the particular? How shall we convince a man that these indictments for misappropriation of funds include him? To tell a man what to contribute would be resented; if he is asked to consider a moment, he will probably dismiss us with the statement, "You don't know my business,"

and we have made no progress. But if we cause him to reckon in dollars and cents his comparative expenses for the Church and for other things; if we can help him to open his eyes; if we enable him to establish his own premises, from which he draws his own conclusions, we have particularized the situation for him.

The church member, the tither excepted, has no idea beyond a faint impression, of the actual extent of his church contribution, and of his vast expenditures for incidentals and luxuries. Except for guesses and estimates, 90% of church members have no inkling as to the great discrepancies between their own church costs and incidental expenses, because few have kept a detailed record to learn the facts. Does not the average man think that "he gives lots to the Church"? Is it not "impossible for him to give more"? But has this opinion any more reliable foundation than a subjective notion that such is the case? Is it not possible to change the thinking of men on the subject, and is not the attempt to change such thinking necessary? Can not some simple record be devised to particularize for individuals the general truth, that church contributions can easily be increased?

The "Leaf from the Ledger" has been prepared with just such a thought in mind. Whether used for careful study, or merely as a hasty survey, the

"Leaf from the Ledger" will be stimulating as it exposes the fallacy, "I give much to the Church," and as it presses with conviction the conclusion, "a greater portion of my income ought to be serving the Lord Jesus Christ." If such possibility is indicated, if the desire to contribute more for the Kingdom's business is aroused, it also presents the ways and means, it shows how the desire may be realized and the change brought about, as it makes clear the personal financial abilities of an individual, and the relation of these powers to the cause of Christ.

In mechanical arrangement, the "Leaf from the Ledger" is a sheet, properly ruled for financial entries, which lists side by side and under their respective heads: 1. Personal Expenses for Church Work; 2. Personal Expenses for Luxuries and Incidentals.

It is in the inclusion of these divergent items on the same sheet, with its immediate revelation of the great contrast in costs, inviting reflection at once, that the unique value of the "Leaf from the Ledger" is proven. The difference between sums cautiously released and surrendered for Christ, and amounts recklessly expended for self is instantly apparent.

The reader of the "Leaf from the Ledger" is asked, for his own information and benefit (he retains the copy used) to consider: 1. The total of

THE STEWARDSHIP COMMITTEE, SYNOD OF OHIO
FROM ST. PAUL'S LUTHERAN CHURCH, MANSFIELD, OHIO

A LEAF FROM THE LEDGER

Personal Expenses for Church Work, 192—

Weekly Pledges—Envelopes		
Special Gifts—Local		
Sunday School		
Societies—Luther League, Women's Missionary, Brotherhood, Etc		
Organizations—Synodical and National		
Christian Education—Church College, Seminary		
Inner Mission—Orphan Homes, Hospitals, Etc		
Miscellaneous		

Total Church Expense ..... $_____

Total Income For Year. ..... $_____

Percentage of Income used for Work of the Church _____%
Divide "Church Expense" by "Income."

Will I Increase the Percentage of Income to be used for Church Work?_____

"All that we have is Thine alone,—a trust, O Lord, from Thee."

Of Every Dollar Spent in the United States, the following items involve the following costs in cents:

Living Costs	24½	Crime	08½
Luxuries	.23	Government	04½
Waste	.14	Schools	01½
Miscellaneous	13¼	Church	00¾
Investment	.11		

With this insignificant contribution, the Church establishes the foundations of our civilization and the bulwark of our prosperity!

How does MY contribution compare with this inadequate average? Yet how far does my contribution fall short of a representative contribution?

Personal Expenses for Luxuries and Incidentals, 192—

Newspapers—Daily and Sunday		
Magazines		
Movies and Theatre		
Candy and Chewing Gum		
Tobacco		
Cosmetics		
Travel—Rail		
Vacation		
Gasoline and Auto Upkeep		
Dress—Unnecessary Items		
Food—Unnecessary Items		

Total Luxury Expense..... $_____

Percentage of Income used for Luxury _____%
Divide "Luxury Expense" by "Income."

How does my entire Church Contribution compare with some of the large single items? How small is my Church Contribution when compared with the entire Luxury Total? And yet, how much more valuable is my Church?

I can easily increase the amount of my Church Contribution, by reducing or eliminating some of these items of luxury expense.

NOTE.—A larger contribution to the Church is made possible, not by an ADDITION TO, but rather by a SUBSTITUTION WITHIN the original total expense.

PLEASE FILL IN, DETACH, AND PLACE IN "PERCENTAGE BALLOT BOX" OR ON THE PLATE
IT IS NOT NECESSARY TO SIGN NAME

PERCENTAGE BALLOT

Percentage of Income used for the work of the Church_____%

Will I Increase this Percentage?_____

Percentage of Income used for Luxuries and Incidentals_____%

his personal expenses for church work in a given time (month or year). This total includes all of his various contributions and gifts, as follows:

Pledged Contributions: the amount of his weekly offerings for Current Expenses and Benevolences, as given in the weekly envelope. Sunday-School offerings usually made.

Special collections for both Church and Sunday School.

Dues and offerings for church auxiliaries: Young People, Women's Society, Men's League, Ushers' Association, Missionary Society, etc.

Offerings for Christian colleges, Seminaries, Homes, Hospitals, and kindred institutions.

Contributions for Building Funds and extra pledges for state and national promotional work. This item unfairly pads the usual total, and can not be taken as the average, unless the amount specified is of regular recurrence. But if it is possible in one year to give a large sum for such work, why are not similar sums available *every year* for other causes?

The total expense for the work of the Church is divided by the income for that period of time to arrive at the percentage. The result of the computation is that the great sum, which in the im-

agination has been given to church work, shrinks to insignificance, when compared with the total income, of which an adequate part should be available for church purposes. The notion of liberality dwindles as the light of facts is revealed, and the conclusion will be that a moral obligation exists to give more of means for the service of Christ.

2. Under the caption "Personal Expenses for Luxuries and Incidentals," space is provided to list the costs of newspapers, daily and Sunday; Magazines; Movies and Theatre; Candy and Chewing Gum; Tobacco; Cosmetics; Sporting Goods; Radio; Railroad Travel; Vacation; Gasoline and Auto Upkeep; Dress, Unnecessary Items; Food, Unnecessary Items. For many this reckoning will be a puzzling undertaking. If the psalmist asks concerning his many sins, "Who can understand his errors?" the church member can also ask, with similar significance: "How can any one keep track of all these things?" For the cost of these items is taken for granted, and though they arrogate to themselves a greater portion of income than is realized, they are not considered. The point is not that all luxuries are wrong. "But we are wrong in regarding them of more importance than those values which Jesus said a man should count most worth while." *

*"Jesus' Teaching on the Use of Money." Brown.

The appeal, therefore, is not to abolish all luxuries and comforts; not to boycott all conveniences and delights; but the challenge is to surrender some of them in favour of the more important business of the Christian Church: Reaching its personal objective with Salvation in Christ. For example: If an individual can buy two or three Sunday papers or more, while giving a single dime to the Church, is not something wrong with his thinking? If movies are enjoyed at a cost of One Dollar a week, does not a weekly offering of Twenty-Five cents appear ridiculous and contemptible? Is not some alteration necessary? . . . If tobacco exacts from one a tribute of Fifty Cents a day, does not the annual expense of $180 to $200, for "smokes" obscure and obliterate an annual "donation" of $10 for the Church? Should not the cost of tobacco alone yield a considerable increase for the support of the Church? . . . If an automobile is purchased for $2,500 and at the same time a subscription of $5.00 is made by the same person, toward a church indebtedness of $25,000, is it not necessary to focus the attention of the individual on his distorted sense of values?

The "Leaf from the Ledger" attempts such a process. It enables one not only to see the entire church contribution in relation to single items of

luxury expense, but also in relation to the whole outlay for other things. The overwhelming total for other things is delineated at once, and the sad sense of values is laid bare. To arrive at the accurate figures is not the work of a moment. But if cross-word puzzles and the popular series "Ask me another" have had great vogue, and have been almost epidemic; if men have racked brains and chewed pencils as they ferreted out vast quantities of useless information, so the Church must challenge the understanding of every man to compute the actual worth of his cash in the vital business of serving Jesus Christ. Not only must the Church pique an idle curiosity, but it must stir the man to a sense of the fitness of things, at a cost of some of his time and consideration.

The advantage of the "Leaf from the Ledger" lies in the fact that no one urges or insists that another "raise his pledge," against which persuasion there is usually some automatic opposition, if not conscious objection. The "Leaf from the Ledger" is a method whereby man is himself a factor in cumulating the evidence against him, and if he is honest, he will candidly admit that the facts convict him: "I give little; I can contribute more, if I desire."

Better than the sermon of another for him, he preaches to himself. He can not delight in the

evasive, "If Mr. A or Mrs. B could hear that" for he must apply the truth to his own heart. For when it strikes home, and because he has supplied the evidence, he will respond, giving more liberally for the work of the Church.

Chapter XXV

Money, a Means for the Master

Besides the conviction, "I ought to give more" and the realization "I am able to give more," another powerful incentive for unparalleled liberality must be added. The challenge to original and lavish generosity must be presented in order that a Christian's unusual financial resources, inconspicuous and undeveloped for the work of the Church as they are now, might become a mighty means to extend the Kingdom of Christ, even as wealth is generally a mighty means to satisfy selfish ends. And it is in the conception of my money, "A means for the Master" that the romance and the joy of giving are concealed.

A man with money is called a man of means, because he is enabled by his riches: to possess stocks, bonds, and worth-while securities; to own comfortable homes, palatial residences and income-producing properties; to indulge in vacation trips at will, and to journey where fancy calls; to gratify every material desire and participate in every delight and pleasure. For him his money is

a *means to a selfish end;* his means distinguish him from his fellows.

Similarly a follower of Christ may be a man of wealth. If sincere, his money will make him a man of Christian means, by which he shall undertake great things for his Lord. For by his riches he will be enabled: to possess "goodwill bonds" in many church enterprises, and annuities that advance Christ's Kingdom; to erect comfortable homes for missionaries and needed hospitals at home and abroad, as well as character-building institutions; to indulge in vicarious vacations, as he underwrites the travelling expenses of the pioneers of the faith, and as he journeys with them to strange lands; to gratify every desire to serve Christ, to embrace every opportunity of ministering Christ to man, which requires the expenditure of money. (Do not many devoted Christians with but slender means, wish that they could do more?) For him, money is a *means to an evangelistic end,* and in such use of his means, his mighty benefactions will distinguish him from his fellows. This distinction is not one of pride, but one of fact: He exerts himself to do his utmost for Christ, and renders a signal service.

In other walks of life, men have used their talents for Christ, and have become distinguished among their fellows for the brilliance of their attainments, for the fidelity and the purity of their

service. They have glorified Christ, they have utilized every ability to its fullest extent, and have had a glorious share in the work of Evangelism, which brought Christ to man.

Many artists, poets, sculptors, musicians, orators, and surgeons have with all their power ministered the message of Salvation unto men. With the brush and the pen; with the chisel and the violin; with the voice and the scalpel as badges of their profession, as instruments of their skill, as the means, which were theirs to command, they have glorified Christ, and with the talents held in trust from God for the service of Christ, they have reached even the pinnacle of their professions.

But the man of wealth with rare exceptions, adept in the art of acquiring money, skilled in its use for selfish ends, has not used his talents for God-given purposes and Christ-inspired work. His own interests, not the wish of Christ or the thought for others, have been paramount. Yet if it is just to expect a man of intellectual capabilities and scholarly culture to serve Christ in the pulpit; if it is right to expect a man gifted with a beautiful voice to lift it in the praise of God; if a radiant personality should reflect the life of Christ in full-time Christian service as a sacred obligation; then with equal justice and with identical obligation the man with means financial should

use his money for Christ with power and distinction. If he does so, he is doing relatively no more than others, and deserves no special commendation. For generosity and liberality are not unique virtues per se; they are not a more exalted form of service because they are seldom found; they are strange and rare because of the inherent selfishness, which controls so much of life, and because of the ease with which the financial obligation of exceptional brilliance has been evaded. Exemption from distinguished financial service is not a privilege, although it has become for some a stubborn practice.

The fact is, from a man with a comfortable living, to one who may be classed rich, the man of means has not exerted himself in the service of Christ, to the extent of his abilities. He has been content to do no better than the average; he has attempted to blend himself with a neutral financial background; he has tried to eradicate all possible marks of distinction, which would identify him as one with great possessions. Thus, instead of a financial service that is outstanding, he has assumed even if he has not acquired a "protective resemblance" that is cowardly, unjust and un-Christian. The thought that he could do "too much for Christ" and the fear that he would do "more than others" have reduced his eagerness

to serve, and what he does is of minimum standard, is often performed with regret and of compulsion. He does not recognize how wrong his position is, and how much poorer Christianity would be, if others had advanced similar claims for exemption in the type of service, which they could most readily render.

Yet, what if Raphael, da Vinci, Hoffman, and Hunt had restricted their art, and had not wielded their brushes with dexterous skill, because others could not equal them? What if they therefore had no desire to excel others in portraying the Christ, and in depicting their fascinating masterpieces?

What if Bernard of Clairvaux, Tennyson, Browning, Havergal, and many others had put down their pens, had choked the muse within, impatient to sing the praise of God, because others were not so gifted?

What if Michael Angelo and Thorwaldsen had left entombed in stone their awe-inspiring creations, because others could not call their figures forth in such majestic likeness to life?

What if Bach, Handel, Gounod, Stainer, and Barnby had stifled the melodies bursting their souls? If they had failed to commit them to writing for others to enjoy, because their sweet harmonies were beyond the abilities of others to compose?

What if Paul, Chrysostom, Ambrose, Luther, Calvin, Beecher, Spurgeon, Brooks, and Jowett had mumbled only mediocre platitudes in faltering tones, in deference to the intellectual and forensic attainments of less brilliant associates in the ministry?

What if Xavier, Carey, Schwartz, Livingstone, Kugler, Grenfell had checked themselves, had abandoned their purposes, had poured out but a small measure of devotion, because the missionary zeal was lacking in others, which consumed them as a fire?

Would not the world have lost much that can not otherwise be replaced? Would not the arts and the sciences have been without many major sterling contributions? Would not Christianity have been deprived of the inspiration and achievements of their gripping heroism, and the product of their brilliance? Above all—as far as these lives were concerned—would not these master-souls have been robbed of their greatest joy, if they had stinted with the means of serving the Lord, which were placed at their disposal? If they had been content with the nominal service of others? Should not a similar passion inflame the heart of everyone to-day, especially of him, who possesses powers beyond the average?

Yet many church members, who exceed others

in the vain display of wealth, who lead the van in gratifying desires, who at the same time seek more desires to gratify, are content to be in the rear-guard, and even to lag behind the procession, when the opportunity beckons to expend sums for Christ. They fail to use money as a means for the Master; they fail adequately to underwrite the personal service of others, and the world is impoverished because of the good waiting to be done, for which their negligence is responsible. They lose the surpassing joy of putting their greatest talent to the best possible use, and thus their own powers do not come to their fullest expression. If men with mental talents serve Christ with all their power, those with metal talents must serve Christ in accordance with and to the extent of their ability, or their confession of faith is mere pretence. And if they adopt the conviction: My money is a means whereby Christ's work shall be done, a sense of satisfaction will be theirs, greater than any joy known to them before.

For the measure of our ability to give is not the "per capita" basis, "How much *must* I give?" This query seeks refuge and escape in the large number of donors and is an evasion of the personal responsibility, which however, can not be delegated to others. The "per capital" standard is the measure of our ability to give. It asks, "How

much *can* I give?" and refers only to one's personal ability and the extent of one's means.

In this light generosity becomes a qualitative state of the soul, and is not a term to designate quantitatively the size of a check. It explains, too, how a "large donation" can still be less than the widow's mite; how heartless dollars, a fragmentary fringe of financial ability, are worthless, and worth less to the Kingdom of Christ and to the one who gives them, than the sincere offering in coppers, freely given by a Christian soul, whose small gift nevertheless is a large part of his actual resources. For the Pauline, "It is accepted according to that a man hath, and not according to that a man hath not" must become the guiding principle for him, who would determine the scope of his financial contribution. Riches and wealth must be regarded as means to achieve an evangelistic service for Christ, if vexing problems of financing the work of the Saviour are to be solved.

In the laboratory of an Eastern industrial concern, scientists are digging deep into the earth, to wrest from it its precious secrets; others are reaching out far into the heavens to seize their elusive truths. And as they toil that a broader knowledge of certain facts may minister to mankind, as they strive to overcome difficulties and obstacles in their path, they are guided by this legend inscribed on the wall:

"Got any rivers they say are uncrossable?
Got any mountains you can't tunnel through?
We specialize in the wholly impossible,
Doing the work that no one can do."

If each one in the limited area of his own research and experimentation presses on, if a single thought may be the foundation of a new discovery that shall be a boon to mankind, so the conception "Money a Means for the Master" will engender an unprecedented liberality, as a result of which, difficulties in the way of bringing Christ to man will be surmounted. We shall be "workmen who need not be ashamed," and to the joy of our pure love for Christ will be added the delight of spiritual craftsmanship, as with deft fingers and familiar tools we "turn many to the righteousness in Christ."

Chapter XXVI

Full-Orbed Life Service

The Church of Christ to-day needs more money to carry on its work. Christians ought to give sums more representative of their ability, for the work of the Church. But increased offerings alone in response to the need, valuable as they are to the work of the Church, are not the essence of Christian service; they are not the equivalent of complete discipleship; they are not the greatest expression of Christian Stewardship. The Stewardship of other life factors is greater than the Stewardship of our means, and in our emphasis upon more money we must be careful lest we make finances our only concern.

The fact of the matter is: money is the least of life that we can give to the Lord. We are to submit ourselves to His will, which means that our entire personality is to be enlisted, and our lives are to be completely surrendered in daily work for Him. We dare not serve Christ alone with annual checks, hastily written, nor with gifts more frequently made; but we must serve Him

with a constant effort that involves our very life. A simple word of Christ to Matthew, the tax gatherer, would have been, "Give money!" for funds were within his reach. But to him Christ said, "Follow me!", which was a more vital matter. For the value of Matthew's money, as much as he may have had, was far less than the worth of his personal service. And though Zaccheus "restored fourfold," we can infer that his unrecorded discipleship in personal service was far more fruitful than the gifts of his purse.

In our insistence, therefore, upon more money for the Church, we must not state and we must not consider that money is the only form of service; we must avoid the emphasis which makes money the chief expression of service, when money is less than other things, and is actually least among the assets of life. For if we make an inventory of life, we shall find in it: will, courage, enthusiasm, physical strength, mental powers, social opportunities, influence, talents and abilities, time, money and prayer.* Money is less than life, as a part is less than the whole. The money which we earn is only a means to a greater end: a living and a life. Though confusion exists among many with respect to the status of money; though many act as if gold were the supreme object of exist-

*From Williamson-Wallace, "Stewardship in the life of Youth."

ence, the eternal truth that gold is less than the issues of life is not altered. For times come when even the most avaricious must halt his striving for gain, and in the face of crises money becomes less than other things even in his estimation, and becomes least among the values of life.

Money is the least part of our wealth, for it is the first of life's riches to be relinquished, if a life can be saved in the surrender; even as a cargo is sacrificed to lighten a craft in perilous seas. The grim alternative from the lips of a gruff stranger, "Money or your life!" permits of only one answer, and we part with our possessions that we may cling to our life. In sickness, the surgeon's skill, the specialist's care, and hospital treatment may involve tremendous cost, yet we are glad to spend money to save a precious life. Again, a longer siege of illness may require a journey for convalescence or necessitate a change of climate; then resources are drained that shattered health may be restored. And should our frantic efforts be unavailing, no suggestion of regret is induced for the sums expended. In the life-crises money is less than life, and is least among the factors that make for health.

In addition, when we consider the elements that make for mental peace and spiritual contentment, is not the loss of munificent sums preferred to the acquisition of scandal, disgrace or shame? The

best thought of the modern day is surely in accord with the Biblical truth, "A good name is rather to be chosen than great riches, and loving favour rather than silver or gold."

Is not patriotism greater than greed? Should not love of country be more powerful than love of gold? That money is less than patriotism, an incident in the life of John Paulding shows. A poor youth of twenty-two years, he was but recently released from a British prison camp, and because of his own poverty, he still wore a discarded red coat. Along the Hudson River he and his two companions guarded the lines, and though in evident need, the offer of fabulous wealth did not lure them from their sense of duty, nor was their lust for gold greater than their patriotic ardour. For concerning John Paulding his epitaph states, and in such praise of him the modern day will concur:

"Poor himself,
he disdained to acquire wealth
by the sacrifice of his country,
rejected the temptation of great reward
conveyed his prisoner to the American camp
and by this act of self-denial
the treason of Arnold was detected,
the design of the enemy baffled,
West Point and the American Army saved."

If money is less than many realities of life; if money is first to be abandoned when necessity confronts; if its charms wane in the crises of life, then money is a chrysalis, which serves a purpose, only to be discarded when the time comes for a broader and a more beautiful life. Then financial contribution as the only service of the Master is the least of what our personality can do for Christ; it is but a fractional Stewardship, and we dare not boast of it. (How insignificant then is that financial service, if we give but the very least part of that least?) Thus money offered for Christ is not "ourselves"; it can be considered "ourselves" only with reservations, and as the least part of our life, money gifts are not "the acid test," but *an* acid test. Only for the materialist, for whom gold has been the object of existence can money become "the acid test." The Christian must add to money, the least of his life, other measures of service.

The old statement, "You can give without loving; but you can't love without giving," is true. But this is also correct; "You can't love without serving," for there are ways of loving beyond mere giving. Money does not supplant personal work; it supplements it. It is an addition to, and not a substitute for our other service; and though our money gifts may accomplish some good for the Church, as far as we are ourselves concerned,

our gifts of money are zeros, if they stand alone. They have a value for us, only as we add them to a unit of personal work. Without this prior unit of personal service, money gifts are non-entities, even as zeros signify nothing, unless placed at the right of an original unit.

Money is also the least effective of our Christian service. For the work of the Church is with persons; and it is best realized by a heart aiming to win a heart, by the play of life upon a life; and in the complex associations of modern life the first-hand opportunities for a personal evangelistic service are much better for the Christian than the second-handed ministry of others, though effected by his means. It is the personal touch that counts, and it is better for us and for others to multiply the personalities serving Christ, than to try to accomplish the same service of Christ through the remote control of our representative, whom we maintain. Money in the Church would mean nothing for Christ, unless there were those who first said, "Send me!"

Furthermore, financial support of the Church as the solitary expression of a church-member's Stewardship is usually meagre, and, other circumstances being equal, is far less than the subscription of one who is vitally concerned and genuinely interested. Besides, its amount is not enhanced by any moral support given by the other. But an

active follower of the Lord Jesus Christ, who undertakes some personal task for the Master, is one whose service of Christ in the Sunday School, choir or other auxiliary is of greater worth than the amount of money contributed, however great that sum may be. Money alone for Christ is part of a life for Him. Other service implies the whole of the soul for Him, for a unit, the sum of its parts, is obviously greater than these parts. Ought not the Church to challenge every follower of the Lord to some required service? Is not this the method whereby the dangers of over-organization shall be overcome?

For the Christian, therefore, money is the least that he can give; it is his least effective method of service, if offered alone. But if money is contributed to augment the influence of a sincere soul in the service of Christ, the soul's power is magnified many times, provided that a personal service has been rendered. From this it is evident that, though financial contributions are needed, the Stewardship of all life's powers is the highest goal of Christian service.

For the Stewardship of money is not different from any other kind of Stewardship, though it may be more difficult because of the temptations of wealth and the allurement of riches. Stewardship is the genus of life-service, embracing all we do for Christ in the work of His Kingdom. Every

Christian service is a Stewardship of some kind, and the varying forms of such service are but the species of the one genus.

Our religious activity may be missionary, evangelistic (in the narrow sense), or pedagogic in the field of religious education, inner missions, welfare work, home or foreign missions. We may preach from a pulpit, or pray from a pew; we may promote the work of an auxiliary or assist in the administration of the central church body. We may raise a gifted voice in worship or extend a greeting to those who have come to worship with us; we maye give large sums or small sums, if only it be "according to that a man hath." Whatever we do, then is "done unto the Lord" and is but the expression of the Stewardship obligation, "Man for Christ!" as our native abilities are consecrated in His service. The varying movements are impelled by the one motive. "There are diversities of gifts, but the same spirit. There are differences of administrations but the same Lord. There are diversities of operations, but it is the same God, which worketh all in all" (1 Cor. 12).

The Stewardship of money should lead me to a Stewardship of all life, specializing in that avenue of service for which I have a peculiar talent. Recognizing the worth of the Church to be essential, and the person of Christ to be the supreme need of the world; realizing that the work of the

Church is an effort to reach persons with the Gospel of Christ; that Evangelism is the object of its work, as Stewardship is its means; that my love for Christ must follow His love for me; that this love of mine must come to expression in a service that shares Christ with others; that needs are involved; that duties must be discharged; that God equips me with strength and abilities to fulfil my obligations; I will use my financial powers to serve Christ, giving as much of my money for Him as possible, that the ministry of my money may accomplish an evangelistic service for Him. And to the liberality of my financial service, I will add the service of my life, that Christ may be glorified, that Christ may be brought to man.

In this spirit I make Rosetti's prayer my own:

"Use me, God, in Thy great harvest field,
Which stretches far and wide, like a wide sea.
The gatherers are so few, I fear the precious yield
Will suffer loss. Oh, find a place for me.

"A place, where best the strength I have will tell,—
It may be one, the other toilers shun;
Be it a wide or narrow place, 'tis well,
So that the work it holds be only done."

THE END

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